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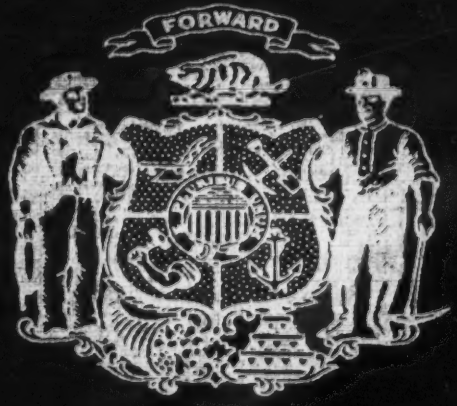
NINETY-FIFTH ANNUAL REPORT

OFFICE OF COMMISSIONER OF BANKING
MADISON, WISCONSIN



Toby E. Sherry
Commissioner

Richard L. Dean
Deputy Commissioner

December 31, 1989

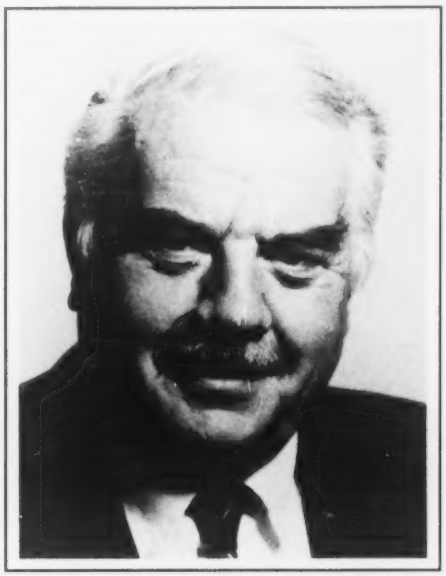
STATE OF WISCONSIN

OFFICE OF COMMISSIONER OF BANKING

ANNUAL REPORT

December 31, 1989

COMMISSIONER'S COMMENTS



Commissioner Toby E. Sherry

Appointed the new Wisconsin Commissioner of Banking in 1989, I come to this agency with a healthy respect for its work.

My 37 years in the banking industry allow me to view this agency with both historical perspective and an eye to developing its future role. I intend this agency to be proactive on both banking and consumer protection issues.

As Wisconsin's banking industry is undergoing great change, a healthy state economy is contributing to a healthy state banking industry and busy consumer activity.

1989 saw the enactment of legislation allowing statewide branch banking. The 1983 enactment of the interstate banking statutes started this modernization trend and branch banking is just another step. The communications and technological revolution of the 1990's will bring even greater changes in banking and banking services, which will in the long run, benefit the consumer.

Mergers and acquisitions continue to streamline Wisconsin's banking industry. 1989 saw a 2% decrease in the number of state chartered banks, from 416 to 408, while we registered the largest number of new charters since 1982 with three new banks and two new trust companies.

Certain segments of the nation's financial industry are facing major problems, including the S&L's nationally and many regional banks. In contrast, Wisconsin has no failed banks in 1989 and only 1.2% of state chartered banks are classified as problems. Total assets of state chartered banks in Wisconsin as of 12/31/89 are $26 billion.

The Consumer Credit Division of the Office of Commissioner of Banking was extremely busy in 1989, registering a dramatic 30.9% increase in accounts refunded to Wisconsin consumers. Nearly 1,100 written complaints and inquiries were made to our investigators under the Wisconsin Consumer Act. The division filed a number of important lawsuits resulting in hundreds of thousands of dollars in civil forfeitures. The most dramatic was against Silver Spring Nissan of Glendale, charging them with false advertising, violations of the Wisconsin Consumer Act and with unconscionable sales practices.

Legislative efforts in the 1990's will include continued modernization and updating of both the banking and consumer credit statutes and administrative rules to reflect current industry practices and procedures. These efforts and a renewed commitment to public information and education will be key developments in this agency in the decade to come.

OFFICE OF COMMISSIONER OF BANKING

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OFFICE OF COMMISSIONER OF BANKING

The Office of Commissioner of Banking is responsible for the regulation and supervision of state-chartered banks, mutual savings banks, trust company banks and consumer credit agencies licensed to operate in the State of Wisconsin. This office also administers the Wisconsin Consumer Act.

The Office of Commissioner of Banking is a program revenue, or self-supporting agency. This means that none of its operations are funded by general tax funds. Income is entirely derived from fees and assessments levied on the regulated institutions. Ten percent of all revenue collected is paid to the general fund of the state with the remaining ninety percent being retained to fund the operations of the agency.

The Commissioner is appointed by, and serves at the pleasure of the Governor. The appointment must be approved by the Senate.

The Office of Commissioner of Banking is advised and reviewed by the Banking Review Board.

BANKING REVIEW BOARD

The Banking Review Board consists of five members appointed for staggered five year terms by the Governor. The Board advises the Commissioner of Banking and others with respect to improvement in the condition and services of banks and banking business in Wisconsin. The Board reviews the acts and decisions of the Commissioner.

Any interested person aggrieved by any act, order or determination of the Commissioner may apply for review by filing a petition with the Secretary of the Board within ten days after the act, order or determination.

The Board generally meets every two months.

BANKS DIVISION

The foremost responsibility of the Banks Division is to ensure the safety and soundness of Wisconsin's state-chartered banks and thereby safeguard the funds of their depositors. Division personnel enforce all laws relating to banks and banking in Wisconsin. They also enforce, and cause to be enforced, every law relating to the supervision and control thereof.

CONSUMER CREDIT DIVISION

The Consumer Credit Division administers the laws and regulations governing loan companies, installment sale activities of motor vehicle dealers and sales finance companies, adjustment service companies, community currency exchanges, collection agencies, sellers of checks, and insurance premium finance companies. The Division accomplishes its task through licensing, examinations and complaint investigation.

The Consumer Credit Division also administers the Wisconsin Consumer Act. The Wisconsin Consumer Act is an integrated compilation of laws governing debtor/creditor relationships. The Act covers such matters as the regulation of finance charge rates, disclosure requirements relating to various consumer credit transactions, consumer approval transactions and advertising, insurance offerings associated with consumer credit transactions, and debt collection practices related to consumer credit transactions. It also specifies remedies and penalties available to debtors.

COMMISSIONERS OF BANKING

NAME	CITY	DATES OF SERVICE
Marcus C. Bergh	Viroqua	1903 - 1911
Albert Kuolt	Kenosha	1911 - 1918
Marshall Cousins	Eau Claire	1918 - 1923
Dwight T. Parker	Fennimore	1923 - 1927
C. F. Schwenker	Chippewa Falls	1927 - 1932
A. C. Kingston	Stevens Point	1932 - 1933
Peter A. Cleary	Milwaukee	1933 - 1937
H. F. Ibach	Madison	1937 - 1940
Allen G. Pflugradt	Milwaukee	1940 - 1943
James B. Mulva	Madison	1943 - 1947
G. M. Matthews	Madison	1947 - 1959
William E. Nuesse	Madison	1959 - 1968
Roger L. Heironimus	Phillips	1968 - 1971
Erich Mildenberg	Milwaukee	1971 - 1980
T. E. Pederson	Madison	1980 - 1983
William P. Dixon	Madison	1983 - 1985
Richard E. Galecki	Milwaukee	1985 - 1989
Toby E. Sherry	Madison	1989 -

BANKING REVIEW BOARD

NAME	CITY	TERM EXPIRES
Everett V. Bidwell	Portage	May 1, 1991
Mary L. Staudenmaier, Chair	Marinette	May 1, 1992
James M. Curran	Green Bay	May 1, 1993
Richard A. Braun	Kewaunee	May 1, 1994
Ralph J. Tenuta	Kenosha	May 1, 1995

PERSONNEL

Toby E. Sherry	Commissioner	Madison
Richard L. Dean	Deputy Commissioner	Madison

ADMINISTRATIVE SERVICES

Darlene D. Miller	Administrator	Madison
Elizabeth A. Deneen	Program Assistant	Madison
Rita R. Melder	Program Assistant	Madison
Genevieve I. Sanders	Program Assistant	Madison

LEGAL SERVICES

Leon M. Swerin	Attorney	Madison
Nancy A. Hawkins	Legal Secretary	Madison

BANKS DIVISION

Michael J. Mach	Administrator	Madison
Kenny E. Markhardt	Automation Director	Madison
Ann F. Collins	Review Examiner	Madison
Anne P. Maddrell	Review Examiner	Madison
Michael L. Schlough	Review Examiner	Madison
Harry E. Manzer	Bank Examiner	Madison
Theresa M. Duhr	Program Assistant	Madison

CONSUMER CREDIT DIVISION

Howard D. Quimby	Administrator	Madison
Jack D. Cope	Review Examiner	Madison
Paul D. Egide	Complaint Examiner	Madison
Philip C. Rozga	Complaint Examiner	Madison
Cindy L. Zaemisch	Program Assistant	Madison

BANKS DIVISION FIELD STAFF

District 1

John E. Hinkel	Examination Supervisor	Milwaukee
Kris A. Bina	Bank Examiner	Milwaukee
Dennis D. Driessen	Bank Examiner	Milwaukee
Greg A. Mieske	Bank Examiner	Milwaukee
Gene W. Rusk	Bank Examiner	Milwaukee
Roger E. Samuel	Bank Examiner	Milwaukee
Thomas J. Shively	Bank Examiner	Milwaukee
Donald H. Shue	Bank Examiner	Milwaukee
William D. Thumstedter	Bank Examiner	Milwaukee
Michael M. Vutai	Bank Examiner	Milwaukee
Sally A. Weiland	Bank Examiner	Milwaukee

District 2

James D. Newlun	Examination Supervisor	Madison
Carl D. Boehmke	Bank Examiner	Madison
Daniel G. Cottam	Bank Examiner	Madison
Coletta B. Demuth	Bank Examiner	Madison
William L. Higbee	Bank Examiner	Madison
Jeffrey J. Matyas	Bank Examiner	Madison
John J. Mau	Bank Examiner	Madison
Randall S. Mau	Bank Examiner	Madison
David E. Ohm	Bank Examiner	Madison
Penny L. Schnabel	Bank Examiner	Madison
Margaret S. Straus	Bank Examiner	Madison

District 3

Richard C. Johnson	Examination Supervisor	Appleton
Mark J. Anderson	Bank Examiner	Appleton
Paul R. Bartel	Bank Examiner	Appleton
Michael G. Feltz	Bank Examiner	Appleton
Nancy A. Foster	Bank Examiner	Appleton
David M. Ketter	Bank Examiner	Appleton
Cynthia M. Mach	Bank Examiner	Appleton
Michael W. Norkofski	Bank Examiner	Appleton
Kevin C. Quinn	Bank Examiner	Appleton
Philip L. Salmon	Bank Examiner	Appleton
Joel Scott Sitter	Bank Examiner	Appleton
William J. Strobel	Bank Examiner	Appleton
Richard P. Thomas	Bank Examiner	Appleton

District 4

Dale W. Peters	Examination Supervisor	Wausau
Jill A. Kollock	Bank Examiner	Wausau
Lee H. Peters	Bank Examiner	Wausau
Charlene A. Strouf	Bank Examiner	Wausau
Leroy D. Swiecichowski	Bank Examiner	Wausau

District 5

Kenneth J. Imm	Examination Supervisor	Eau Claire
Thomas M. Forsythe	Bank Examiner	Eau Claire
Alice W. Hickok	Bank Examiner	Eau Claire
Peter S. Nied	Bank Examiner	Eau Claire
Scott E. Perala	Bank Examiner	Eau Claire
Dennis E. Wolfe	Bank Examiner	Eau Claire

District 6

Timothy M. Sinz	Examination Supervisor	La Crosse
William D. Gautsch	Bank Examiner	La Crosse
Jarlan D. Hesselberg	Bank Examiner	La Crosse
Daniel J. Ottow	Bank Examiner	La Crosse
Linda L. Timm	Bank Examiner	La Crosse
Gunnard W. Landers	Bank Examiner	As Assigned

CONSUMER CREDIT DIVISION FIELD STAFF

Thomas J. Breu	Consumer Credit Examiner	Eau Claire
Raymond L. Hellmer	Consumer Credit Examiner	Madison
Paul J. Lau	Consumer Credit Examiner	Milwaukee
Janice M. Neddo	Consumer Credit Examiner	Green Bay
Jean M. Plale	Consumer Credit Examiner	Milwaukee

BANKS

DIVISION

Michael J. Mach
Administrator

ONE

ANALYSIS OF WISCONSIN BANKS
As Of
DECEMBER 31, 1989

On December 31st, 1989, the 408 state-chartered banks in Wisconsin reported total assets of $26.0 billion ($26,018,730,000), an increase of $441 million ($441,492,000), or 4.9% from 1988.

These 408 state banks hold 57.8% of Wisconsin's total bank assets of $44.9 billion ($44,985,276,000). The following percentage chart is derived from the year-end call reports of all state chartered banks.

WISCONSIN STATE CHARTERED BANKS

As of December 31st	1985	1986	1987	1988	1989
Growth in Fed Funds, etc.	19.8%	3.2%	-23.3%	-17.6%	52.0%
Growth in Net Loans	5.1%	5.6%	5.2%	8.6%	5.3%
Growth in Total Deposits	6.9%	7.8%	1.4%	3.6%	1.8%
Growth in Equity Capital	7.0%	7.9%	4.1%	5.5%	1.4%
Growth in Total Assets	5.7%	8.6%	-0.5%	4.9%	1.7%
Net Loans to Deposits	63.9%	62.6%	64.9%	68.0%	70.3%
Net Loans to Total Assets	54.8%	53.3%	56.4%	58.3%	60.4%
Fed Funds to Total Assets	5.6%	5.3%	4.1%	3.2%	4.8%
Securities to Total Assets	28.0%	28.0%	27.4%	26.6%	23.9%
Loss Reserve to Gross Loans	1.15%	1.18%	1.20%	1.20%	1.27%
Return on Assets	0.90%	0.91%	0.94%	1.03%	0.99%
Equity Cap. to Total Assets	7.9%	7.9%	8.3%	8.3%	8.3%
Primary Cap. To Gross Assets	8.5%	8.5%	8.9%	8.9%	9.0%

NATIONAL RESULTS

In 1989 no banks in Wisconsin either failed or received open bank assistance. But in 1989, 206 banks across the nation either failed or received open bank assistance from the Federal Deposit Insurance Corporation.

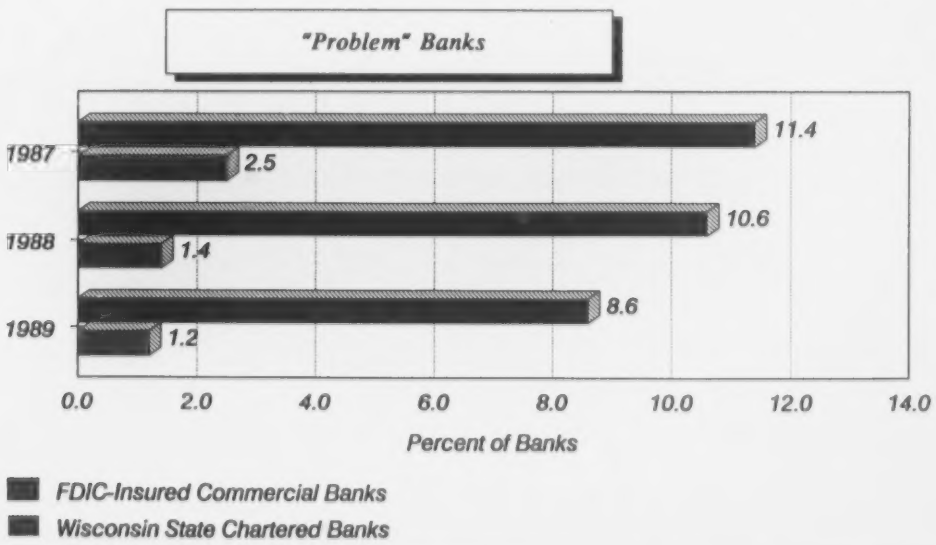
As was the case in 1988, the southwest region of the country experienced the greatest number of bank failures in 1989. 167 banks in the southwest region either failed or received assistance. The central region, which includes Wisconsin, Illinois, Indiana, Michigan, Kentucky and Ohio, experienced no failures.

CAMEL Ratings (C-Capital, A-Assets, M-Management, E-Earnings, L-Liquidity) Bank regulators assign each financial institution a uniform composite rating based on an evaluation of financial and operating standards. The rating scale is 1 to 5 in ascending order of concern. Problem banks are those with financial, operational or managerial weaknesses.

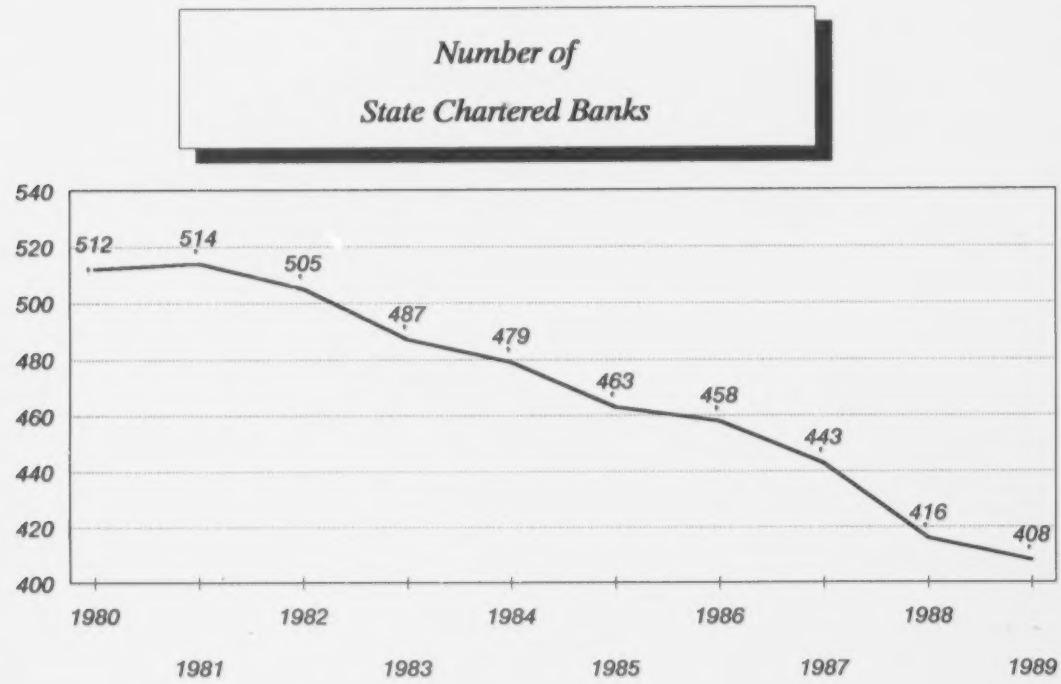
Depending on the degree of risk and supervisory concern, problem banks are rated either "4" or "5". On a national basis, the number of problem banks continued to decline in 1989. As of December 31st, 1989, about 9.6% of all banks in the nation were included on the FDIC's problem bank list compared to 10.6% at year-end 1988.

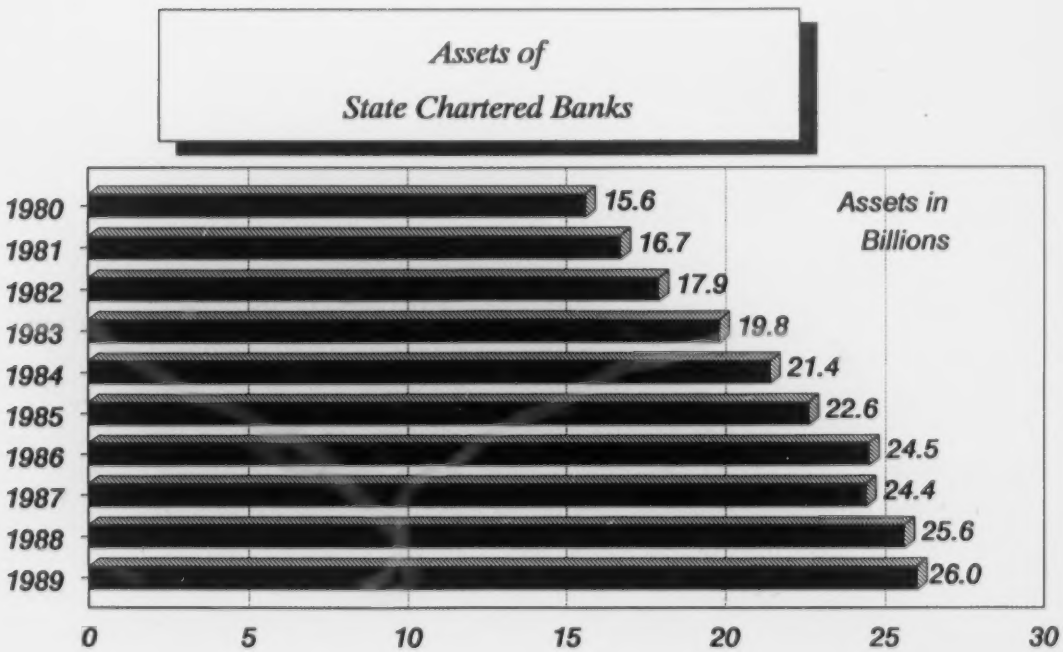
Earnings In 1989, banks in the United States earned $16.3 billion, a significant decrease from the record earnings of $25.3 billion reported in 1988. International loan losses and problems in real estate loan portfolios in the third and fourth quarters of 1989 are among the causes. Problems with real estate loans are being experienced primarily in the northeastern region of the country.

Nationally, the percentage of unprofitable banks declined to 11.6% in 1989, extending to three years the trend of improvement in this area. The return on assets for banks nationally in 1989 was 0.52%.



Information for national results obtained from various publications prepared by the FDIC.


Number of
State Chartered Banks
540
520
500
480
460
440
420
400
512
514
505
487
479
463
458
443
416
408
1980
1981
1982
1983
1984
1985
1986
1987
1988
1989


Assets of
State Chartered Banks
Assets in
Billions
1980
1981
1982
1983
1984
1985
1986
1987
1988
1989
15.6
16.7
17.9
19.8
21.4
22.6
24.5
24.4
25.6
26.0
0
5
10
15
20
25
30

WISCONSIN RESULTS

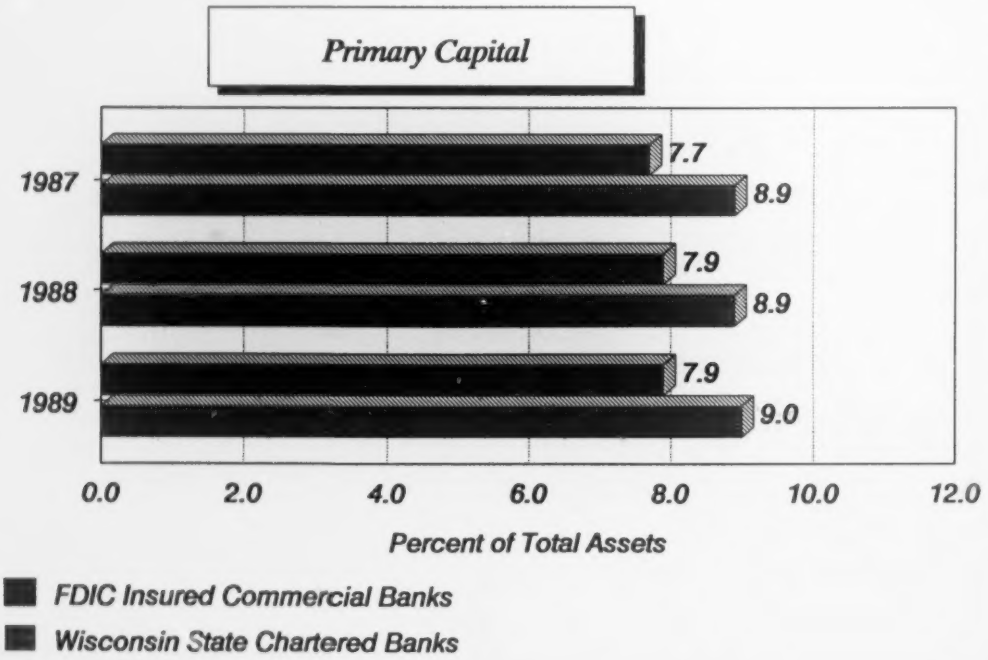
In 1989 the most significant banking related development was enactment of legislation permitting statewide branch banking. As a direct result, the Office of the Commissioner of Banking received 50 branch applications in 1989 as compared to only 14 in 1988.

Consolidation of the Wisconsin banking industry continued in 1989. In Wisconsin the number of state-chartered banks decreased 1.9% from 416 in 1988 to 408 in 1989. Nationally the number of banks decreased 3.2% from 13,122 in 1988, to 12,706 in 1989.

In 1989, three new banks and two new trust companies were chartered in Wisconsin. This is the largest number of new charters granted in a single year since 1982. The following institutions were charted in 1989:

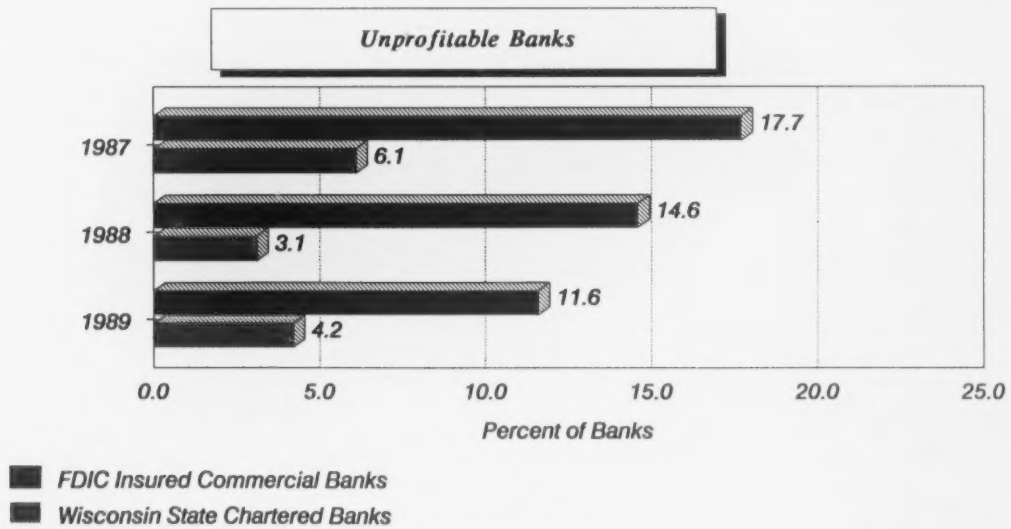
Bank	City	Date Opened
Community Bank of Sheboygan	Sheboygan	05/15/89
M&I Greater Waukesha Bank	Pewaukee	06/15/89
Wood County Trust Company	Wisconsin Rapids	07/01/89
Johnson Heritage Trust Company	Racine	10/01/89
Community Bank of Oconto County	Oconto Falls	11/27/89

The overall condition of Wisconsin's state-chartered banks continued to improve in 1989. Only 1.2% of state-chartered banks are designated as problem banks. This is an improvement from 1.4% in 1988, 2.5% in 1987 and 4.6% in 1986.



Capital Wisconsin's state-chartered banks continue to be strongly capitalized. The primary capital ratio for 1989 ($2,445 million to $26,221 million) is 9.0%. This compares favorably to the national average of 7.9%. Wisconsin's state-chartered banks were able to improve the primary capital ratio in 1989 through acceptable earnings performance and moderate asset growth. Assets held by Wisconsin's state-chartered banks increased by only 1.7% in 1989.

Earnings Wisconsin's state-chartered banks earned $258 million in 1989, a decrease of 2.7% from the record results achieved in 1988. The return on assets for Wisconsin's state-chartered banks was 0.99%. Return on equity was 11.96%.



Note: Unprofitable banks are not necessarily problem banks.

While earnings performance was down in 1989 from 1988, state-chartered banks still compare favorably with the national average. Nationally, the return on assets was 0.52% and return on equity was 8.13%. The percentage of unprofitable state-chartered banks increased to 4.2% in 1989 as compared to 3.1% in 1988.

Loan Losses Lower earnings performance in 1989 for Wisconsin's state-chartered banks is attributed to increased provisions for loan losses and one-time non-recurring securities losses. Loan losses in 1989 were $64.3 million as compared to $51.7 million in 1988, an increase of 24.5%. Loan loss reserves were increased to $202 million, or 1.27% of total loans. Net interest income increased 3.2% in 1989 and noninterest income increased 8.5%.

Asset Quality The asset quality of Wisconsin's state-chartered banks continues to be strong. The percentage of nonperforming assets to total assets decreased from 0.98% in 1988 to 0.86% in 1989. The improving trend experienced in Wisconsin was not experienced nationwide where the percentage of nonperforming assets to total assets increased from 2.14% in 1988 to 2.27% in 1989.

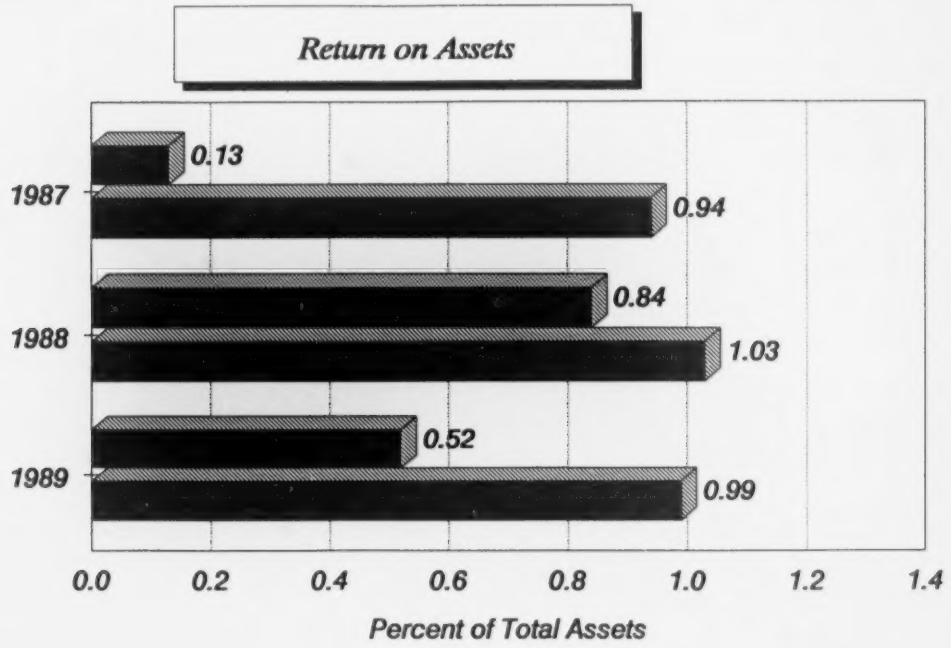
Loan Charge-Offs The volume of net loan charge offs remained stable in 1989 and the percentage of charge offs to total loans remained nearly unchanged from 1988 to 1989. Net loans charged off in 1989 totaled $36.6 million as compared to $35.9 million in 1988.

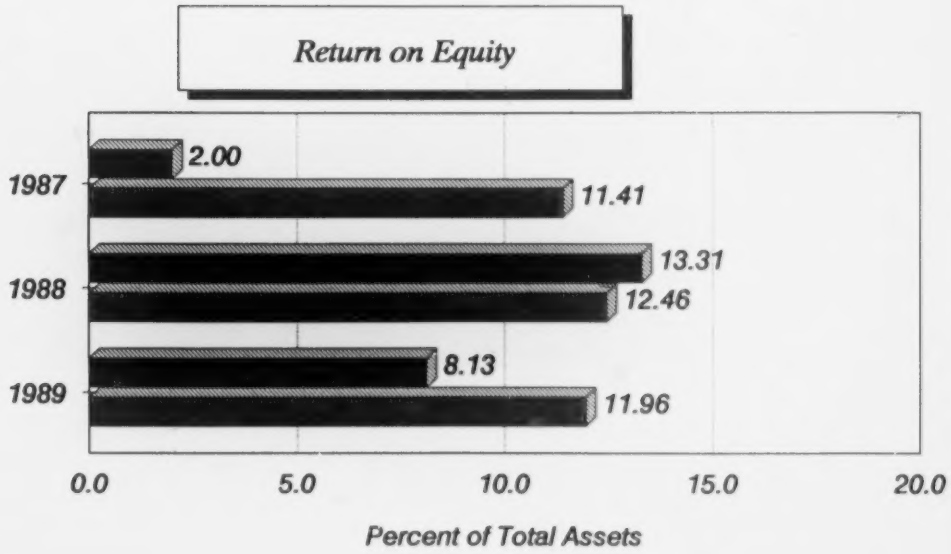
CAPITALIZATION

	1986	1987	1988	1989
Wisconsin (state)				
Primary capital ratio	8.5%	8.9%	8.9%	9.0%
Equity capital to assets	7.8%	8.2%	8.3%	8.3%
Loan loss reserve to loans	1.18%	1.20%	1.20%	1.27%
Wisconsin (all)				
Primary capital ratio	8.0%	8.5%	8.6%	8.7%
Equity capital to assets	7.3%	7.5%	7.9%	8.0%
Loan loss reserve to loans	1.21%	1.68%	1.28%	1.33%
U.S.				
Primary capital ratio	7.2%	7.7%	7.9%	7.9%
Equity capital ratio	6.2%	6.1%	6.3%	6.2%
Loan loss reserve to loans	1.65%	2.70%	2.41%	2.58%

EARNINGS

	1986	1987	1988	1989
Wisconsin (state)				
Return on assets	0.91%	0.94%	1.03%	0.99%
Return on equity	11.54%	11.41%	12.46%	11.96%
Wisconsin (all)				
Return on assets	0.91%	0.65%	1.21%	1.07%
Return on equity	12.29%	8.57%	15.26%	13.50%
U.S.				
Return on assets	0.64%	0.13%	0.84%	0.52%
Return on equity	9.99%	2.00%	13.31%	8.13%

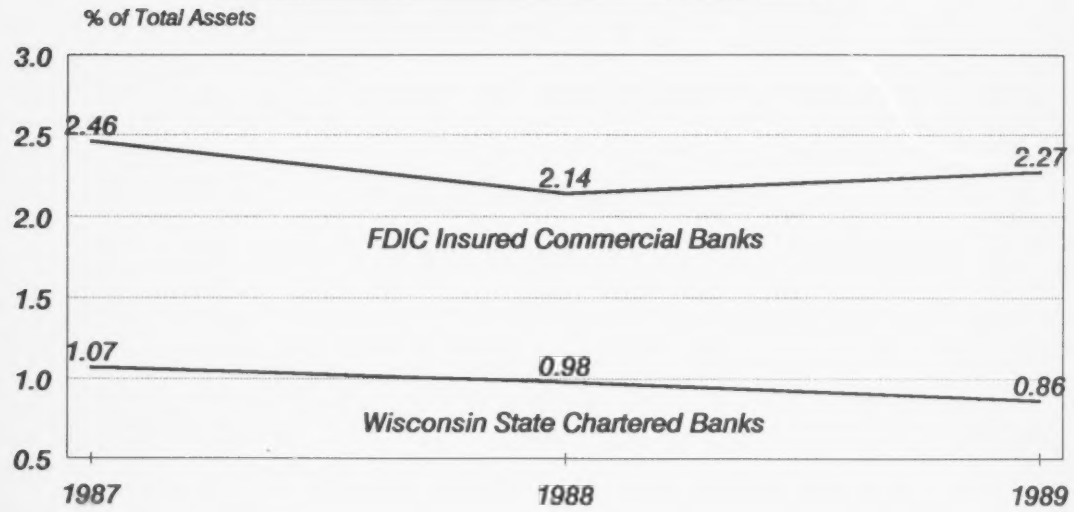




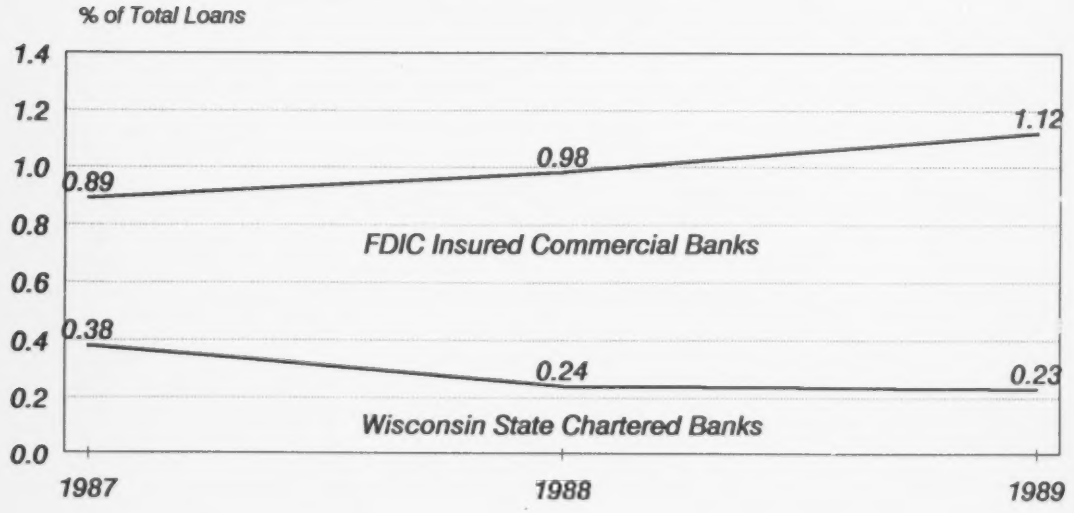
FDIC Insured Commercial Banks

Wisconsin State Chartered Banks

Nonperforming Assets

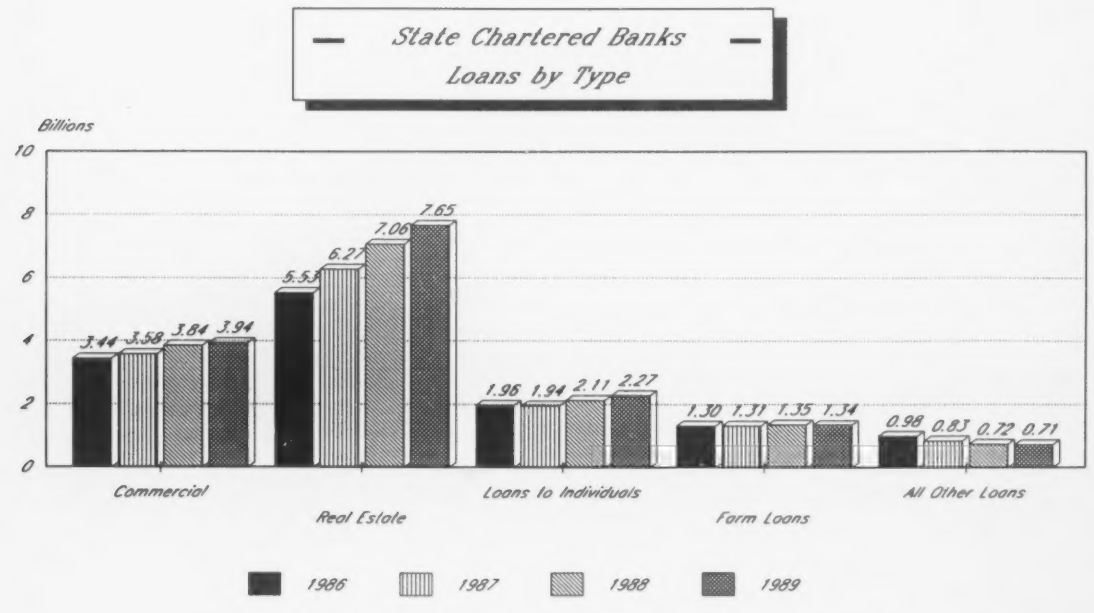


Net Loan Charge Offs



ASSET QUALITY

	1986	1987	1988	1989
Wisconsin (state)				
Nonperforming assets to assets	1.36%	1.07%	0.98%	0.86%
Nonperforming assets to primary capital	16.2%	12.1%	10.9%	9.6%
Net loan charge offs to loans	0.61%	0.38%	0.24%	0.23%
Wisconsin (all)				
Nonperforming assets to assets	1.41%	1.29%	0.99%	0.97%
Nonperforming assets to primary capital	17.7%	15.2%	11.4%	11.2%
Net loan charge offs to loans	0.61%	1.07%	0.68%	0.30%
U.S.				
Nonperforming assets to assets	1.95%	2.46%	2.14%	2.27%
Nonperforming assets to primary capital	26.9%	31.7%	27.1%	28.6%
Net loan charge offs to loans	0.99%	0.89%	0.98%	1.12%



BANKS DIVISION ANNUAL SUMMARIES

YEAR ENDING	TOTAL BANK RESOURCES	NUMBER OF BANKS	NUMBER OF EXAMINERS
12/31/81	$16,697,213,000	514	58
12/31/82	17,913,201,000	505	56
12/31/83	19,762,039,000	487	49
12/31/84	21,364,800,000	479	48 1/2
12/31/85	22,571,462,000	463	47 1/2
12/31/86	24,501,492,000	458	44 1/2
12/31/87	24,371,855,000	443	54 1/2
12/31/88	25,577,089,000	416	56 1/2
12/31/89	26,018,730,000	408	51 1/2

CALENDAR YEAR	NUMBER OF BANKS	NO. OF BANKS EXAMINED	NUMBER NOT EXAMINED
1981	514	492	22
1982	505	443	61
1983	487	373	113
1984	479	318	161
1985	463	257	206
1986	458	248	210
1987	443	323	120
1988	416	348	68
1989	408	335	73*

* This number is misleading. 66 of the 73 were examined in 1989 by either the FDIC or the Federal Reserve Bank with such examination accepted by this office in lieu of our own as allowed by statute. Of the remaining six, five were newly chartered in 1989 and one merged out of existance after the close of business 12-31-89. In effect, all state chartered banks were examined in 1989 as required by law.

1989 MERGERS

National charters acquiring state charters

Surviving Bank	Merged Bank
Kellogg-Citizens Nat. Bank of Green Bay Green Bay, WI	Associated De Pere Bank De Pere, WI
First National Bank Chippewa Falls, WI	Peoples Exchange Bank Thorp, WI
Bank One, Neenah, N.A. Neenah, WI	Bank One, Larsen Larsen, WI
First National Bank of Wisconsin Marinette, WI	American Bank of Wisconsin Oconto, WI
National Exchange Bank & Trust Fond du Lac, WI	Mount Calvary State Bank Mount Calvary, WI
Rock County National Bank Janesville, WI	Rock County Savings and Trust Co. Janesville, WI
Bank One, Milwaukee, N.A. Milwaukee, WI	Bank One, Mequon Mequon, WI
Bank One, Milwaukee, N.A. Milwaukee, WI	Bank One, Waukesha Delafield, WI
First Wisconsin Nat. Bank of Sheboygan Sheboygan, WI	First Wi. Southwest Bank of Sheboygan Sheboygan, WI

State charters acquiring state charters

Surviving Bank	Merged Bank
Village Bank of Elm Grove Elm Grove, WI	M&I Wauwatosa State Bank Wauwatosa, WI
Bank One, Green Bay Green Bay, WI	Bank One, Freedom Freedom, WI
Northern Highlands State Bank Mercer, WI	Iron Exchange Bank Hurley, WI
F&M Bank - Hilbert Hilbert, WI	F&M Bank - Forest Junction Forest Junction, WI

Consolidation of the state chartered banking industry continued in 1989 through the acquisitions and mergers listed on the previous page. The most striking aspect of this activity was a 14% shift in 1989 in assets from state chartered banks to nationally chartered banks.

As the S & L crisis and shakeout continues, it is expected that 1990 may witness both state and nationally chartered banks moving to acquire Wisconsin savings and loan institutions. This, too, could have significant impact on the shape of the state banking industry.

BRANCH BANKING

The statewide branch banking law became effective August 3, 1989. Prior to that date, twenty one branch applications were received. Since July 1, 1989, existing banks have filed the following applications to establish new branches:

Filed	Bank	Branch Location
July	United Bank, Osseo	Arcadia
	The Northwestern Bank, Chippewa Falls	Thorp
	Landmark Bank, Clear Lake	Hudson
	Bank of Menomonie, Menomonie	Menomonie
	Bank of Sun Prairie	Sun Prairie
	Associated Randall Bank, Madison	Middleton
	M&I Marshall Bank, Milwaukee	Mequon
	State Bank of La Crosse	Onalaska
	Junction State Bank, Junction City	Marshfield
	Associated Commerce Bank, Milwaukee	Brookfield
	Lincoln State Bank, Milwaukee	Hales Corners
	State Bank of Withee	Thorp
	Markesan State Bank	Randolph
	Lincoln State Bank, Milwaukee	New Berlin
August	First Banking Center - Burlington	Lake Geneva
	First Bank & Trust, Menomonie	Colfax
	Chippewa Valley Bank, Winter	Bruce
	F&M Bank - Winnebago County, Omro	Oshkosh
	Bank of Sun Prairie	Sun Prairie
	Bank One, Beaver Dam	Watertown
	Dodgeville State Bank	Mineral Point
	The Bank of Edgar	Marathon
September	Valley Bank, Appleton	Appleton
	F&M Bank, Menomonee Falls	Germantown
	State Bank of Medford	Medford
	Peoples State Bank, Wausau	Marathon
	M&I Bank of Menomonee Falls	Germantown
	Bank of Burlington	Twin Lakes
	Valley Bank Northeast, Green Bay	Green Bay
	Citizens State Bank of Wittenberg	Antigo
	First Bank of Sparta	Wilton
October	Kingston-Dalton State Bank, Kingston	Madison
	State Bank of Cross Plains	Mount Horeb
	Shell Lake State Bank	Spooner
	Citizens State Bank, Woodville	Menomonie
	Bank of Turtle Lake	Cumberland
November	Valley Bank, Appleton	Neenah
	Mid America Bank, Footville	Janesville

	Citizens Bank & Trust, Wausau	Schofield
	River Valley State Bank, Rothschild	Tomahawk
December	First Wisconsin Bank of Grantsburg	Webster
	Valley Bank, Madison	Madison
	Montello State Bank	Westfield

Please note that only state chartered banks are regulated by the Wisconsin Office of Commissioner of Banking. The 111 national banks operating in Wisconsin are regulated by the Office of the Comptroller of the Currency located in Chicago, Illinois.

Wisconsin started 1989 with 416 state chartered banks, lost 13 to merger activity, gained 5 from new charters thus ending the year with 408.

DUAL BANKING SYSTEM

Regulation of state and national banks is accomplished through the dual banking system.

This system has shown itself to be both needed and effective for maintaining a safe, sound state and national banking system. As its name implies, the essence of dual banking is an integrated "dual" system:

> State banks across the country are chartered and regulated by state regulators. In Wisconsin this is accomplished by the Office of the Commissioner of Banking.
>
> National banks are chartered and regulated by the Office of the Comptroller of the Currency (OCC). National banks in Wisconsin are under the supervision of the OCC's Chicago, Illinois office.

A nationally chartered bank must indicate its status in the bank title in one of two ways: "Anytown National Bank" or "Anytown Bank, N.A.".

Not to be overlooked is the important role of the Federal Deposit Insurance Corporation (FDIC) in supervising banks. The FDIC administers the federal deposit insurance fund. It has a direct interest in the soundness and integrity of banks it insures.

In addition, the Federal Reserve and state regulators oversee bank holding companies. The Federal Reserve also has a role in the supervision of state chartered banks as all banks are integral to the nation's basic money supply and have a role in affecting the nation's economy.

Clearly there are distinct and separate roles for state regulators, national regulators, the FDIC and the Federal Reserve. However, all exercise overlapping spheres of responsibility.

These overlapping but complementary functions create a built-in system of checks and balances. The historical reliability and responsiveness of banks can be traced in part to the dual banking system.

CONDITION OF INDIVIDUAL WISCONSIN BANKS

We list all banks operating in Wisconsin alphabetically for your reading convenience. The following bank statistical information is a compilation of all institutions, both state and national.

CITY	BANK	COUNTY	TOTAL FOOTINGS	CASH & BALANCES	SECURITIES	FED FUNDS & REPOS
ABBOTSFORD	ABBOTSFORD STATE BANK	MARATHON	67,555	7,364	12,111	0
ADAMS	M&I BANK OF ADAMS-FRIENDSHIP	ADAMS	45,579	1,499	15,551	1,982
ADELL	ADELL STATE BANK	SHEBOYGAN	16,628	1,727	3,223	2,150
ALBANY	FIRST BANKING CENTER - ALBANY	GREEN	15,134	3,320	3,602	600
ALGOMA	COMMUNITY STATE BANK	KEWAUNEE	44,144	1,693	19,147	1,100
ALMA	BANK OF ALMA	BUFFALO	45,090	832	13,422	1,560
ALMOND	THE PORTAGE COUNTY BANK	PORTAGE	27,042	1,295	8,989	4,400
AMERY	FIRST AMERICAN BANK WISCONSIN	POLK	85,661	4,112	19,590	1,239
AMHERST	INTERNATIONAL BANK OF AMHERST	PORTAGE	13,983	824	4,697	350
AMHERST JUNCTION	F&M BANK-AMHERST JUNCTION	PORTAGE	21,495	1,768	4,294	2,200
ANTIGO	BANK ONE, ANTIGO	LANGLADE	68,478	5,793	7,927	1,987
ANTIGO	M&I BANK OF ANTIGO	LANGLADE	48,318	1,825	14,969	1,339
APPLETON	BANK ONE, APPLETON, NA	OUTAGAMIE	262,999	39,015	37,577	42,196
APPLETON	F&M BANK - APPLETON	CALUMET	23,568	1,768	4,177	250
APPLETON	FIRST INTERSTATE BANK OF WISCONSIN	OUTAGAMIE	121,419	6,665	30,043	7,800
APPLETON	FIRST WISCONSIN BANK OF APPLETON	OUTAGAMIE	87,863	6,547	22,145	0
APPLETON	VALLEY BANK	OUTAGAMIE	536,847	43,542	92,534	28,275
APPLETON	VALLEY TRUST COMPANY	OUTAGAMIE	4,343	534	550	1,028
ARCADIA	STATE BANK OF ARCADIA	TREMPEALEAU	40,767	3,435	9,547	2,503
ARGYLE	STATE BANK OF ARGYLE	LAFAYETTE	26,530	625	8,830	3,978
ASHLAND	M&I NATIONAL BANK OF ASHLAND	ASHLAND	62,853	1,682	11,727	3,707
ASHLAND	NORTHERN STATE BANK	ASHLAND	72,533	5,297	34,175	302
AUBURNDALE	AUBURNDALE STATE BANK	WOOD	39,108	2,165	15,318	0
AUGUSTA	PEOPLES STATE BANK OF AUGUSTA	EAU CLAIRE	27,154	1,140	10,735	1,160
BALDWIN	FIRST NATIONAL BANK OF BALDWIN	ST CROIX	56,803	2,208	15,337	875
BALSAM LAKE	POLK COUNTY BANK	POLK	47,079	1,673	12,340	975
BANCROFT	BANCROFT STATE BANK	PORTAGE	14,549	887	4,767	500
BANGOR	FARMERS STATE BANK	LA CROSSE	41,492	3,344	12,965	800
BANGOR	FIRST NATIONAL BANK OF BANGOR	LA CROSSE	52,962	3,008	11,681	1,075
BARABOO	BARABOO NATIONAL BANK	SAUK	109,846	7,793	11,637	5,400
BARABOO	FIRST NATIONAL BANK & TRUST - BARABOO	SAUK	50,189	3,443	19,383	860
BARNEVELD	BARNEVELD STATE BANK	IOWA	16,326	995	2,666	1,181
BARRON	BANK OF BARRON	BARRON	50,447	2,011	14,589	4,130
BARRON	FIRST NATIONAL BANK OF BARRON	BARRON	27,183	1,011	7,003	1,300
BEAVER DAM	AMERICAN NATIONAL BANK	DODGE	78,358	2,481	32,970	15,012
BEAVER DAM	BANK ONE, BEAVER DAM	DODGE	139,777	15,249	21,104	8,700
BEAVER DAM	VALLEY FIRST NATIONAL BANK	DODGE	72,233	3,569	15,781	100
BELLEVILLE	BELLEVILLE STATE BANK	DANE	22,304	658	5,069	1,915
BELLEVILLE	CITIZENS STATE BANK	DANE	27,854	3,695	5,526	1,526
BELOIT	BELOIT SAVINGS BANK	ROCK	108,151	3,809	20,535	2,000
BELOIT	FIRST NATIONAL BANK & TRUST	ROCK	143,610	10,5[illegible]	37,334	0
BELOIT	M&I BANK OF BELOIT	ROCK	131,937	7,82[illegible]	27,531	286
BENTON	THE BENTON STATE BANK	LAFAYETTE	9,603	443	4,551	525
BERLIN	FIRST NATIONAL BANK OF BERLIN	GREEN LAKE	41,072	1,353	17,084	1,300
BERLIN	THE FARMERS AND MERCHANTS BANK	GREEN LAKE	34,111	2,498	12,567	2,900
BIRNAMWOOD	THE BANK OF BIRNAMWOOD	SHAWANO	30,374	2,349	10,078	300
BLACK EARTH	BLACK EARTH STATE BANK	DANE	20,447	731	3,096	6,260
BLACK RIVER FALLS	JACKSON COUNTY BANK	JACKSON	79,693	9,416	19,261	3,460
BLAIR	UNION BANK OF BLAIR	TREMPEALEAU	23,339	1,307	6,523	496
BLANCHARDVILLE	FIRST NATIONAL BANK	LAFAYETTE	12,678	1,030	2,067	2,000
BLOOMER	PEOPLES STATE BANK	CHIPPEWA	47,187	1,236	26,848	3,410

TOTAL LOANS	LOAN RESERVE	NET LOANS	FIXED ASSETS	OTHER ASSETS	TOTAL DEPOSITS	OTHER LIABILITIES	DEBENTURES	EQUITY CAPITAL	NET INCOME
47,125	937	46,188	1,101	791	59,723	2,589	0	5,243	817
25,157	227	24,930	604	1,013	41,696	403	0	3,480	439
9,384	128	9,256	132	140	15,332	131	0	1,165	119
7,487	125	7,362	41	209	13,666	151	0	1,317	120
21,545	298	21,247	205	752	38,371	376	0	5,397	524
28,669	253	28,416	394	466	41,099	790	0	3,201	781
11,766	172	11,594	378	386	24,995	249	0	1,798	222
58,684	1,190	57,494	1,851	1,375	72,779	7,209	0	5,673	872
7,917	74	7,843	104	165	12,523	89	0	1,371	141
12,944	205	12,739	282	212	19,500	272	0	1,723	258
51,810	798	51,012	409	1,350	59,850	2,398	0	6,230	1,095
29,765	864	28,901	580	704	42,209	186	0	5,923	670
139,723	1,705	138,018	3,857	2,336	221,541	19,910	0	21,548	2,392
16,735	185	16,550	515	308	21,678	274	0	1,616	211
74,120	1,177	72,943	2,246	1,722	104,132	8,800	0	8,487	632
56,332	761	55,571	1,312	2,288	74,180	7,472	0	6,211	552
358,148	3,730	354,418	9,111	8,967	456,686	38,032	0	42,129	7,023
0	0	0	1,313	918	0	1,088	0	3,255	906
24,543	284	24,259	224	799	36,552	512	0	3,703	597
12,446	102	12,344	178	575	22,895	1,429	0	2,206	291
44,507	576	43,931	739	1,067	56,187	1,898	0	4,768	741
31,114	313	30,801	573	1,385	66,185	749	0	5,599	52
20,762	305	20,457	326	842	35,271	459	0	3,378	355
13,493	256	13,237	157	725	23,512	330	0	3,312	438
36,591	300	36,291	1,117	975	50,418	866	0	5,519	342
31,382	415	30,967	418	706	43,190	161	0	3,728	(140)
8,187	94	8,093	80	222	12,956	201	0	1,392	164
23,803	327	23,476	350	557	37,248	350	0	3,894	328
36,585	390	36,195	43	960	47,195	743	0	5,024	820
82,334	763	81,571	1,741	1,704	98,937	2,115	0	8,794	1,276
24,935	374	24,561	1,286	656	43,185	1,071	0	5,933	511
10,397	170	10,227	559	698	14,927	221	0	1,178	360
28,827	386	28,441	498	778	43,329	2,664	0	4,454	710
16,879	106	16,773	132	964	25,346	152	0	1,685	165
26,533	335	26,198	748	949	71,373	607	0	6,378	621
92,724	1,159	91,565	1,684	1,475	125,505	4,689	0	9,583	866
51,155	552	50,603	1,279	901	64,580	942	0	6,711	1,103
14,196	187	14,009	288	365	19,985	319	0	2,000	161
16,376	186	16,190	116	801	24,915	500	0	2,439	154
78,033	259	77,774	2,635	1,398	94,937	2,472	0	10,742	954
90,680	1,153	89,527	3,114	3,125	118,364	11,392	0	13,854	1,518
92,814	958	91,856	2,531	2 107	115,964	4,289	0	11,684	1,482
3,769	66	3,703	126	255	8,676	96	0	831	70
20,841	295	20,546	128	661	31,856	4,945	0	4,271	502
15,798	136	15,662	30	454	29,882	321	0	3,908	348
17,025	314	16,711	512	424	27,065	522	0	2,787	330
10,304	70	10,234	17	109	18,388	161	0	1,898	226
45,177	632	44,545	1,556	1,455	67,934	2,329	0	9,430	861
14,282	167	14,115	238	660	21,174	325	0	1,840	159
7,263	119	7,144	260	177	11,724	125	0	829	96
14,769	244	14,525	301	867	41,272	815	0	5,100	637

CITY	BANK	COUNTY	TOTAL FOOTINGS	CASH & BALANCES	SECURITIES	FED FUNDS & REPOS
BLOOMINGTON	THE BLOOMINGTON STATE BANK	GRANT	8,102	1,734	2,840	850
BLOOMINGTON	THE WOODHOUSE & BARTLEY BANK	GRANT	14,688	754	5,723	1,025
BONDUEL	BONDUEL STATE BANK	SHAWANO	34,015	1,338	17,216	1,593
BOSCOBEL	BOSCOBEL STATE BANK	GRANT	68,218	2,137	38,889	2,600
BOSCOBEL	FIRST NATIONAL BANK	GRANT	9,794	986	1,959	350
BOYCEVILLE	NATIONAL BANK OF BOYCEVILLE	DUNN	16,543	578	6,675	675
BRILL	BRILL STATE BANK	BARRON	7,421	593	1,411	45
BRILLION	CALUMET COUNTY BANK	CALUMET	33,868	2,825	9,812	2,400
BRODHEAD	BANK OF BRODHEAD	GREEN	48,823	2,828	18,589	1,850
BRODHEAD	GREEN COUNTY BANK	GREEN	21,848	1,117	8,045	529
BROOKFIELD	FIRST WIS. NAT. BANK OF BROOKFIELD	WAUKESHA	123,717	17,598	33,578	1,000
BROOKFIELD	M&I NORTHERN BANK	WAUKESHA	361,049	32,202	76,549	3,876
BROOKFIELD	TRI CITY NATIONAL BANK OF BROOKFIELD	WAUKESHA	17,701	2,150	1,455	0
BROWN DEER	TRI CITY NATIONAL BANK OF BROWN DEER	MILWAUKEE	32,032	2,136	7,715	0
BRUCE	DAIRYLAND STATE BANK	RUSK	28,696	1,845	8,407	3,670
BURLINGTON	BANK OF BURLINGTON	RACINE	132,562	5,174	37,340	7,000
BURLINGTON	FIRST BANKING CENTER-BURLINGTON	RACINE	121,712	11,448	37,879	5,499
BURNETT	BURNETT STATE BANK	DODGE	6,987	302	2,388	1,730
CADOTT	CITIZENS STATE BANK	CHIPPEWA	44,271	4,919	9,846	400
CAMBRIDGE	CAMBRIDGE STATE BANK	DANE	13,001	815	1,367	850
CAMBRIDGE	M&I BANK OF CAMBRIDGE	DANE	34,116	754	7,460	598
CAMERON	COMMUNITY BANK OF CAMERON	BARRON	9,199	671	2,828	0
CASCADE	STATE BANK OF CASCADE	SHEBOYGAN	12,151	1,922	3,289	600
CASHTON	BANK OF CASHTON	MONROE	22,758	1,048	8,781	900
CASSVILLE	BADGER STATE BANK	GRANT	33,781	1,436	11,038	1,200
CAZENOVIA	STATE BANK OF CAZENOVIA	RICHLAND	20,472	930	9,968	1,450
CEDARBURG	FIRST WISCONSIN BANK OF CEDARBURG	OZAUKEE	89,836	8,436	21,034	2,150
CHETEK	CHETEK STATE BANK	BARRON	32,018	2,395	8,597	2,730
CHILTON	STATE BANK OF CHILTON	CALUMET	51,242	1,503	22,256	4,292
CHIPPEWA FALLS	FIRST NATIONAL BANK	CHIPPEWA	118,572	6,914	29,903	3,900
CHIPPEWA FALLS	THE NORTHWESTERN BANK	CHIPPEWA	105,997	5,301	44,236	4,550
CLAYTON	CITIZENS STATE BANK	POLK	12,009	1,471	5,242	375
CLEAR LAKE	LANDMARK BANK	POLK	16,691	1,336	3,766	1,200
CLEVELAND	CLEVELAND STATE BANK	MANITOWOC	25,756	1,911	9,106	700
CLINTON	CITIZENS STATE BANK	ROCK	30,013	1,644	7,150	2,103
CLINTONVILLE	DAIRYMANS STATE BANK	WAUPACA	57,746	3,543	18,780	200
COBB	COBB STATE BANK	IOWA	10,650	1,117	1,511	650
COCHRANE	BANK OF BUFFALO	BUFFALO	19,005	1,922	4,642	1,250
COLBY	SECURITY STATE BANK OF COLBY	CLARK	49,553	2,390	16,545	2,362
COLLINS	COLLINS STATE BANK	MANITOWOC	6,461	376	499	1,026
COLOMA	M&I PEOPLES BANK	WAUSHARA	57,387	1,300	15,852	1,743
COLUMBUS	FARMERS & MERCHANTS UNION BANK	COLUMBIA	53,596	4,300	22,772	2,430
COLUMBUS	FIRST NATIONAL BANK	COLUMBIA	39,835	2,030	10,420	7,990
COTTAGE GROVE	COTTAGE GROVE STATE BANK	DANE	26,374	1,668	8,015	1,608
CRANDON	CRANDON NATIONAL BANK	FOREST	34,112	979	4,993	2,870
CRIVITZ	PEMBINE-WAUSAUKEE BANK	MARINETTE	53,112	2,090	15,956	0
CROSS PLAINS	STATE BANK OF CROSS PLAINS	DANE	69,501	2,760	9,515	3,533
CUBA CITY	CUBA CITY STATE BANK	GRANT	35,816	1,018	20,885	2,257
CUDAHY	FIRST NATIONAL BANK OF CUDAHY	MILWAUKEE	45,422	1,299	8,742	2,615
CUMBERLAND	NORTHWESTERN STATE BANK	BARRON	50,181	2,260	20,797	1,875
DALLAS	BANK OF DALLAS	BARRON	4,284	329	1,312	565

TOTAL LOANS	LOAN RESERVE	NET LOANS	FIXED ASSETS	OTHER ASSETS	TOTAL DEPOSITS	OTHER LIABILITIES	DEBENTURES	EQUITY CAPITAL	NET INCOME
2,509	100	2,409	11	258	6,818	243	0	1,041	127
6,962	65	6,897	22	267	12,686	156	0	1,846	190
13,239	131	13,108	163	597	28,625	399	0	4,991	644
23,209	485	22,724	683	1,185	57,447	684	0	10,087	755
6,133	56	6,077	209	213	8,067	226	0	1,501	179
8,305	161	8,144	160	311	15,004	113	0	1,426	139
5,176	60	5,116	88	168	6,812	66	0	543	25
18,473	345	18,128	330	373	30,179	571	0	3,118	336
24,388	147	24,241	535	780	43,765	316	0	4,742	576
11,476	118	11,358	428	371	19,916	310	0	1,622	118
68,502	972	67,530	2,013	1,998	114,895	1,594	0	7,228	1,405
244,280	2,641	241,639	3,071	3,712	289,269	45,046	0	26,734	5,152
13,496	73	13,423	496	177	13,786	2,296	0	1,619	137
21,189	225	20,964	894	323	27,969	1,846	0	2,217	261
13,449	180	13,269	646	859	26,499	319	0	1,878	(49)
81,507	1,275	80,232	835	1,981	118,843	1,895	0	11,824	1,826
63,775	918	62,857	2,362	1,667	109,827	1,715	0	10,170	1,447
2,473	18	2,455	10	102	6,150	116	0	721	40
28,134	390	27,744	797	565	40,486	305	0	3,480	307
9,590	136	9,454	386	129	12,039	126	0	836	101
24,249	388	23,861	477	966	31,701	197	0	2,618	357
5,174	51	5,123	406	171	8,090	398	0	711	(80)
6,135	56	6,079	101	160	11,040	118	0	993	89
11,756	188	11,568	157	304	20,366	221	0	2,171	192
19,536	190	19,346	140	621	29,860	498	0	3,423	328
7,734	105	7,629	207	288	18,384	285	0	1,803	87
56,828	760	56,068	846	1,302	83,760	807	0	5,269	935
17,040	266	16,774	686	836	29,209	201	0	2,608	271
22,362	570	21,792	691	708	44,066	727	0	6,449	725
74,101	779	73,322	2,575	1,958	104,859	3,233	0	10,480	1,627
49,400	897	48,503	1,972	1,435	93,666	584	0	11,747	1,360
4,584	45	4,539	60	322	10,614	89	0	1,306	104
11,146	190	10,956	715	718	17,300	172	0	1,219	(268)
12,666	112	12,554	856	629	21,822	142	0	3,792	376
18,315	256	18,059	359	698	27,353	616	0	2,044	270
33,633	315	33,318	960	945	50,230	2,143	0	5,373	402
6,989	111	6,878	156	338	9,817	81	0	752	44
10,375	197	10,178	431	582	17,148	271	0	1,586	160
26,865	315	26,550	941	765	45,038	519	0	3,996	373
4,403	34	4,369	116	75	5,662	67	0	732	64
37,197	427	36,770	1,012	710	52,445	508	0	4,434	522
22,738	242	22,496	454	1,144	48,178	632	0	4,786	634
18,244	180	18,064	371	960	34,479	722	0	4,634	392
14,500	178	14,322	438	323	23,092	482	0	2,800	281
24,188	285	23,903	676	691	30,987	360	0	2,765	280
33,455	452	33,003	1,299	764	48,317	590	520	3,685	424
51,742	400	51,342	871	1,480	62,002	1,604	0	5,895	766
10,431	125	10,306	571	779	31,751	622	0	3,443	253
31,508	372	31,136	686	944	40,437	303	0	4,682	472
23,224	354	22,870	396	1,983	44,978	463	0	4,740	640
2,018	17	2,001	33	44	3,836	27	0	421	44

CITY	BANK	COUNTY	TOTAL FOOTINGS	CASH & BALANCES	SECURITIES	FED FUNDS & REPOS
DARLINGTON	CITIZENS NATIONAL BANK	LAFAYETTE	55,473	3,448	16,538	6,235
DARLINGTON	FIRST NATIONAL BANK	LAFAYETTE	25,886	1,248	13,482	1,175
DE FOREST	DE FOREST-MORRISONVILLE BANK	DANE	42,555	3,632	7,672	4,494
DE PERE	BANK ONE, GREEN BAY	BROWN	401,308	41,534	72,783	36,180
DE SOTO	DE SOTO STATE BANK	VERNON	6,435	408	226	400
DEERFIELD	BANK OF DEERFIELD	DANE	15,870	1,149	969	929
DELAVAN	CITIZENS BANK OF DELAVAN	WALWORTH	64,244	4,028	16,109	1,484
DENMARK	DENMARK STATE BANK	BROWN	119,401	4,551	15,647	10,492
DODGEVILLE	DODGEVILLE STATE BANK	IOWA	37,670	12,518	10,022	1,350
DODGEVILLE	M&I BANK OF DODGEVILLE	IOWA	33,618	1,325	12,230	2,412
DORCHESTER	DORCHESTER STATE BANK	CLARK	16,022	1,384	3,919	457
DRUMMOND	STATE BANK OF DRUMMOND	BAYFIELD	20,618	2,246	5,434	387
DURAND	SECURITY NATIONAL BANK OF DURAND	PEPIN	79,545	2,793	38,800	2,875
EAGLE RIVER	FIRST NATIONAL BANK OF EAGLE RIVER	VILAS	48,022	2,744	11,563	1,800
EAGLE RIVER	M&I BANK OF EAGLE RIVER	VILAS	69,286	1,466	11,900	1,129
EAST TROY	STATE BANK OF EAST TROY	WALWORTH	39,697	3,054	7,667	1,000
EAU CLAIRE	CHARTER BANK EAU CLAIRE	EAU CLAIRE	29,509	3,943	7,130	0
EAU CLAIRE	FIRST INTERSTATE BANK OF WIS., NA	EAU CLAIRE	171,398	10,178	43,729	900
EAU CLAIRE	FIRST WIS. NAT. BANK OF EAU CLAIRE	EAU CLAIRE	241,533	27,533	44,497	1,690
EAU CLAIRE	LONDON SQUARE BANK	EAU CLAIRE	25,011	1,288	4,947	825
EAU CLAIRE	M&I COMMUNITY STATE BANK	EAU CLAIRE	103,177	3,722	22,073	4,741
EDGAR	THE BANK OF EDGAR	MARATHON	43,448	2,641	15,309	681
ELCHO	STATE BANK OF ELCHO	LANGLADE	9,298	2,039	2,479	0
ELKHART LAKE	BANK OF ELKHART LAKE	SHEBOYGAN	11,097	705	1,604	2,301
ELKHORN	BANK ONE, ELKHORN, NA	WALWORTH	118,101	10,174	29,194	4,660
ELKHORN	COMMUNITY BANK OF ELKHORN	WALWORTH	31,028	1,511	2,000	5,600
ELKHORN	STATE BANK OF ELKHORN	WALWORTH	53,627	3,135	11,423	3,686
ELLSWORTH	PIERCE COUNTY BANK & TRUST COMPANY	PIERCE	99,717	4,757	29,323	5,370
ELM GROVE	M&I WAUWATOSA STATE BANK	WAUKESHA	229,254	14,026	74,836	1,330
ELMWOOD	FIRST STATE BANK	PIERCE	8,266	510	3,337	529
ELROY	BANK OF ELROY	JUNEAU	22,251	4,530	3,508	550
EVANSVILLE	UNION BANK & TRUST COMPANY	ROCK	35,878	2,476	13,770	500
FALL RIVER	RIO-FALL RIVER UNION BANK	COLUMBIA	23,381	841	10,231	3,145
FENNIMORE	F&M BANK- FENNIMORE	GRANT	30,600	1,286	8,024	1,100
FERRYVILLE	FERRYVILLE STATE BANK	CRAWFORD	6,432	903	2,299	670
FLORENCE	STATE BANK OF FLORENCE	FLORENCE	14,775	879	5,624	0
FOND DU LAC	AMERICAN BANK OF FOND DU LAC	FOND DU LAC	67,888	6,853	7,301	10,655
FOND DU LAC	BANK ONE, FOND DU LAC	FOND DU LAC	50,354	5,456	7,664	1,000
FOND DU LAC	F&M BANK	FOND DU LAC	31,644	1,901	6,102	4,555
FOND DU LAC	FIRST WIS. NAT. BANK OF FOND DU LAC	FOND DU LAC	204,324	15,957	46,653	0
FOND DU LAC	NATIONAL EXCHANGE BANK & TRUST	FOND DU LAC	243,965	11,778	48,785	25,900
FOOTVILLE	MID AMERICA BANK	ROCK	13,355	663	4,722	2,250
FORT ATKINSON	BANK OF FORT ATKINSON	JEFFERSON	30,394	6,894	5,391	0
FORT ATKINSON	CITIZENS STATE BANK	JEFFERSON	47,058	3,012	5,386	0
FORT ATKINSON	FIRST AMERICAN BANK & TRUST COMPANY	JEFFERSON	77,096	3,749	20,926	10,243
FOUNTAIN CITY	FIRST STATE BANK	BUFFALO	16,948	1,595	6,161	1,590
FOX LAKE	STATE BANK OF FOX LAKE	DODGE	23,828	3,333	7,793	225
FRANKLIN	FRANKLIN STATE BANK	MILWAUKEE	21,774	1,655	2,367	1,250
FREDERIC	FIRST AMERICAN BANK OF FREDERIC	POLK	46,713	2,394	11,400	781
GALESVILLE	BANK OF GALESVILLE	TREMPEALEAU	21,114	1,263	8,119	609
GAYS MILLS	BANK OF GAYS MILLS	CRAWFORD	12,595	1,190	2,616	1,116

TOTAL LOANS	LOAN RESERVE	NET LOANS	FIXED ASSETS	OTHER ASSETS	TOTAL DEPOSITS	OTHER LIABILITIES	DEBENTURES	EQUITY CAPITAL	NET INCOME
27,768	781	26,987	1,138	1,127	47,689	519	0	7,265	540
9,263	117	9,146	379	456	23,149	335	0	2,402	171
25,112	313	24,799	567	1,391	38,855	487	0	3,213	307
245,552	2,968	242,584	3,376	4,851	351,219	19,165	0	30,924	4,628
4,721	45	4,676	146	579	5,741	89	0	605	(52)
12,184	242	11,942	529	352	14,587	256	0	1,027	19
42,194	510	41,684	223	716	48,553	3,548	0	12,143	1,511
86,924	1,015	85,909	1,471	1,331	108,057	2,373	0	8,971	1,138
12,695	69	12,626	404	750	33,563	659	0	3,448	547
16,831	150	16,681	553	417	30,880	317	0	2,421	386
9,563	107	9,456	503	303	13,458	264	0	2,300	139
12,012	182	11,830	273	448	18,319	743	0	1,556	111
33,781	539	33,242	346	1,489	67,686	519	0	11,340	1,084
30,544	192	30,352	985	578	42,876	831	0	4,315	388
53,357	540	52,817	793	1,181	62,949	848	0	5,489	1,076
27,190	185	27,005	511	460	34,778	400	0	4,519	392
17,497	184	17,313	771	352	26,117	1,305	0	2,087	242
114,334	2,294	112,040	2,449	2,102	142,921	16,977	90	11,410	276
163,206	2,347	160,859	4,088	2,866	210,506	15,917	0	15,110	2,912
17,426	237	17,189	469	293	22,400	410	0	2,201	360
70,364	1,028	69,336	1,952	1,353	88,680	7,151	0	7,346	1,404
24,017	308	23,709	417	691	38,617	471	0	4,360	502
4,341	39	4,302	131	347	8,373	184	0	741	67
6,317	62	6,255	116	116	9,801	86	0	1,210	71
72,149	884	71,265	1,106	1,702	98,466	11,093	0	8,542	1,646
21,363	195	21,168	493	256	29,022	293	0	1,713	337
33,207	493	32,714	1,151	1,518	46,748	2,567	0	4,312	324
56,856	710	56,146	2,240	1,881	89,712	1,436	0	8,569	1,147
134,476	919	133,557	2,834	2,671	209,444	1,964	0	17,846	2,559
3,613	70	3,543	86	261	7,483	54	0	729	59
12,864	175	12,689	540	434	19,740	545	0	1,966	232
18,596	181	18,415	244	473	31,760	426	0	3,692	316
8,526	94	8,432	369	363	20,549	299	0	2,533	206
19,470	206	19,264	352	574	26,945	760	0	2,895	436
2,391	58	2,333	71	156	5,843	76	0	513	9
7,868	123	7,745	331	196	13,463	103	0	1,209	159
42,802	920	41,882	38	1,159	57,664	2,700	0	7,524	876
35,372	490	34,882	588	764	44,778	1,505	0	4,071	735
18,264	160	18,104	715	267	25,845	3,214	0	2,585	197
137,043	2,149	134,894	2,297	4,523	179,070	12,883	0	12,371	2,331
155,056	2,917	152,139	1,682	3,681	199,040	20,363	0	24,562	3,851
5,313	55	5,258	290	172	12,196	149	0	1,010	89
17,487	229	17,258	392	459	25,927	1,425	0	3,042	477
36,665	325	36,340	690	1,630	41,441	2,066	0	3,551	206
40,823	391	40,432	981	765	62,381	4,242	0	10,473	1,317
7,215	106	7,109	65	428	15,198	227	0	1,523	23
12,002	119	11,883	264	330	21,480	287	0	2,061	143
15,484	164	15,320	543	639	20,083	112	0	1,579	67
31,137	389	30,748	791	599	41,477	1,306	0	3,930	486
10,342	193	10,149	255	719	19,302	234	0	1,578	129
7,456	127	7,329	160	184	11,259	175	0	1,161	152

CITY	BANK	COUNTY	TOTAL FOOTINGS	CASH & BALANCES	SECURITIES	FED FUNDS & REPOS
GENOA	GENOA STATE BANK	VERNON	5,072	1,297	985	270
GENOA CITY	CITIZENS STATE BANK	WALWORTH	16,446	1,207	4,613	300
GILLETT	FIRST INTER. BANK OF WIS.- NORTHEAST	OCONTO	103,223	4,286	33,185	3,800
GILMAN	STATE BANK OF GILMAN	TAYLOR	14,440	2,946	3,015	825
GLENWOOD CITY	FIRST NATIONAL BANK OF GLENWOOD	ST CROIX	18,870	670	5,422	45
GOODMAN	CITIZENS BANK OF GOODMAN	MARINETTE	3,212	452	305	1,200
GRAFTON	GRAFTON STATE BANK	OZAUKEE	61,272	5,969	13,693	2,300
GRAND MARSH	GRAND MARSH STATE BANK	ADAMS	25,049	1,121	6,532	1,146
GRANTSBURG	FIRST WIS BANK OF GRANTSBURG	BURNETT	106,241	4,807	39,652	1,800
GRATIOT	GRATIOT STATE BANK	LAFAYETTE	16,615	1,264	8,690	200
GREEN BAY	ASSOCIATED KELLOGG BANK, NA	BROWN	628,854	64,248	107,832	20,535
GREEN BAY	FIRST INTERSTATE BANK OF WIS., N.A.	BROWN	70,601	3,833	11,764	3,900
GREEN BAY	FIRST WISCONSIN BANK OF GREEN BAY	BROWN	140,438	9,667	29,203	0
GREEN BAY	M&I FOX HEIGHTS BANK	BROWN	47,446	3,839	9,150	5,979
GREEN BAY	UNIVERSITY BANK	BROWN	126,706	9,063	20,270	1,200
GREEN BAY	VALLEY BANK, NORTHEAST	BROWN	428,269	29,334	73,667	4,000
GREEN LAKE	GREEN LAKE STATE BANK	GREEN LAKE	23,088	1,237	3,755	1,800
GREENFIELD	EDGEWOOD BANK	MILWAUKEE	20,649	1,707	5,786	1,100
GREENFIELD	FIRST WIS. NAT. BANK OF SOUTHGATE	MILWAUKEE	87,444	6,740	22,585	500
GREENLEAF	GREENLEAF WAYSIDE BANK	BROWN	24,289	1,861	5,285	350
GREENWOOD	FARMERS & MERCHANTS BANK	CLARK	29,280	2,190	10,703	1,645
GRESHAM	STATE BANK	SHAWANO	15,843	1,043	7,572	1,200
HAGER CITY	HIAWATHA NATIONAL BANK	PIERCE	20,893	1,218	3,795	0
HALES CORNERS	STATE BANK, HALES CORNERS	MILWAUKEE	111,088	5,246	29,455	4,000
HALES CORNERS	TRI CITY NATIONAL BANK-HALES CORNERS	MILWAUKEE	52,819	2,808	13,897	0
HAMMOND	HAMMOND STATE BANK	ST CROIX	13,672	1,132	2,368	705
HARTFORD	FIRST NATIONAL BANK OF HARTFORD	WASHINGTON	75,722	4,650	19,554	6,355
HARTLAND	M&I LAKE COUNTRY NATIONAL BANK	WAUKESHA	34,713	2,285	4,755	2,044
HARTLAND	VALLEY BANK, SOUTHEAST	WAUKESHA	94,304	9,959	12,187	600
HAYWARD	HERITAGE BANK OF HAYWARD	SAWYER	26,919	1,193	4,323	720
HAYWARD	PEOPLES NATIONAL BANK	SAWYER	67,516	4,509	21,295	0
HELENVILLE	BANK OF HELENVILLE	JEFFERSON	7,179	344	2,912	900
HIGHLAND	HIGHLAND STATE BANK	IOWA	11,017	1,356	2,994	100
HILBERT	F & M BANK - HILBERT	CALUMET	22,634	1,226	4,074	2,050
HILLSBORO	FARMERS STATE BANK	VERNON	35,967	2,128	11,573	1,092
HOLMEN	BANK OF HOLMEN	LA CROSSE	17,098	3,510	591	600
HORICON	HORICON STATE BANK	DODGE	60,106	2,027	8,547	3,500
HOWARDS GROVE	STATE BANK OF HOWARDS GROVE	SHEBOYGAN	29,971	945	12,335	495
HUDSON	FIRST NATIONAL BANK OF HUDSON	ST CROIX	55,547	3,442	11,722	4,075
HUDSON	MIDAMERICA BANK OF HUDSON	ST CROIX	38,664	9,119	1,711	0
HURLEY	F&M BANK	IRON	43,438	2,156	5,003	3,200
HUSTISFORD	HUSTISFORD STATE BANK	DODGE	17,417	628	3,841	1,581
INDEPENDENCE	STATE BANK OF INDEPENDENCE	TREMPEALEAU	19,509	784	7,369	1,877
IRON RIVER	SECURITY STATE BANK	BAYFIELD	34,122	3,228	11,349	0
IXONIA	IXONIA STATE BANK	JEFFERSON	47,494	2,411	10,124	0
JANESVILLE	BANK ONE, JANESVILLE N.A.	ROCK	185,795	15,726	44,755	16,529
JANESVILLE	ROCK COUNTY NATIONAL BANK	ROCK	135,838	8,714	25,359	13,500
JANESVILLE	VALLEY BANK, JANESVILLE	ROCK	253,407	20,227	49,258	18,200
JEFFERSON	FARMERS & MERCHANTS BANK	JEFFERSON	67,714	3,006	17,180	54
JEFFERSON	JEFFERSON COUNTY BANK	JEFFERSON	41,701	2,834	16,568	0
JOHNSON CREEK	F&M BANK OF JOHNSON CREEK	JEFFERSON	33,191	2,902	4,429	3,045

TOTAL LOANS	LOAN RESERVE	NET LOANS	FIXED ASSETS	OTHER ASSETS	TOTAL DEPOSITS	OTHER LIABILITIES	DEBENTURES	EQUITY CAPITAL	NET INCOME
2,407	31	2,376	67	77	4,441	94	0	537	60
9,996	65	9,931	134	261	14,648	316	0	1,482	159
60,685	703	59,982	373	1,597	95,290	1,604	0	6,329	159
7,358	80	7,278	184	192	13,133	158	0	1,149	155
12,443	260	12,183	130	420	16,155	156	0	2,559	259
1,234	18	1,216	15	24	2,942	19	0	251	20
36,863	429	36,434	1,434	1,442	49,377	6,895	0	5,000	673
15,570	163	15,407	481	362	22,969	194	0	1,886	285
58,092	1,250	56,842	736	2,404	91,272	7,405	0	7,564	1,111
6,165	66	6,099	99	263	14,357	194	0	2,064	161
416,556	4,934	411,622	14,156	10,461	481,938	85,231	17,000	44,685	8,503
51,344	1,601	49,743	364	997	63,933	2,957	0	3,711	(517)
99,590	1,646	97,944	1,167	2,457	126,456	6,009	0	7,973	1,471
27,570	273	27,297	649	532	43,961	348	0	3,137	589
93,146	877	92,269	2,231	1,673	114,720	4,674	0	7,312	1,021
307,664	3,246	304,418	8,197	8,653	388,154	8,000	0	32,115	5,024
16,009	139	15,870	159	267	20,477	202	0	2,409	399
11,592	231	11,361	310	385	18,522	297	0	1,830	225
55,880	767	55,113	867	1,639	81,185	1,020	0	5,239	1,243
16,480	229	16,251	164	378	20,190	2,154	0	1,945	220
14,145	289	13,856	380	506	25,060	1,521	0	2,699	420
5,737	165	5,572	150	306	12,859	155	0	2,829	262
15,078	111	14,967	330	583	18,926	263	0	1,704	176
69,387	809	68,578	2,520	1,289	100,390	1,749	0	8,949	1,419
34,560	363	34,197	1,348	569	47,223	1,327	0	4,269	721
8,898	111	8,787	381	299	12,442	142	0	1,088	120
43,256	517	42,739	787	1,637	66,824	692	0	8,206	677
25,108	253	24,855	475	299	31,695	349	0	2,669	384
67,292	713	66,579	3,673	1,306	85,388	2,003	0	6,913	978
20,260	186	20,074	336	273	24,585	199	0	2,135	280
39,371	402	38,969	1,159	1,584	59,547	1,100	0	6,869	622
2,934	33	2,901	10	112	6,402	93	0	684	64
6,392	68	6,324	63	180	10,012	132	0	873	115
14,640	167	14,473	551	260	20,361	321	0	1,952	178
20,135	201	19,934	728	512	31,734	1,043	0	3,190	456
11,879	168	11,711	266	420	15,796	169	0	1,133	43
44,432	530	43,902	1,288	842	54,768	1,060	0	4,278	620
15,552	158	15,394	335	467	26,923	579	0	2,469	322
34,458	379	34,079	686	1,543	50,564	596	0	4,387	655
26,126	72	26,054	1,354	426	34,758	807	0	3,099	444
31,706	361	31,345	814	920	39,466	462	0	3,510	439
11,093	113	10,980	195	192	14,700	190	0	2,527	243
9,304	279	9,025	116	338	17,890	255	0	1,364	150
19,044	180	18,864	198	483	25,738	3,762	0	4,622	573
33,628	464	33,164	375	1,420	42,791	671	0	4,032	472
104,766	1,278	103,488	2,482	2,815	167,159	4,826	0	13,810	2,098
81,371	1,273	80,098	5,803	2,364	118,209	5,988	0	11,641	921
155,297	1,663	153,634	6,233	5,855	230,109	6,366	0	16,932	2,829
46,036	460	45,576	869	1,029	60,567	671	0	6,476	737
21,147	519	20,628	578	1,093	36,483	809	0	4,409	379
22,224	214	22,010	389	416	30,072	750	0	2,369	286

CITY	BANK	COUNTY	TOTAL FOOTINGS	CASH & BALANCES	SECURITIES	FED FUNDS & REPOS
JUDA	THE BANK OF JUDA	GREEN	14,366	840	3,954	476
JUNCTION CITY	JUNCTION STATE BANK	PORTAGE	13,570	473	4,615	2,000
KAUKAUNA	BANK OF KAUKAUNA	OUTAGAMIE	40,700	2,044	7,913	6,900
KAUKAUNA	F&M BANK	OUTAGAMIE	74,054	3,486	11,993	4,200
KENDALL	FARMERS & MERCHANTS BANK	MONROE	11,232	3,460	976	600
KENOSHA	FIRST NATIONAL BANK OF KENOSHA	KENOSHA	358,669	16,600	147,464	3,000
KENOSHA	HERITAGE BANK OF KENOSHA	KENOSHA	107,118	6,967	25,282	7,200
KEWASKUM	VALLEY BANK OF KEWASKUM	WASHINGTON	116,780	7,755	24,670	7,000
KEWAUNEE	STATE BANK OF KEWAUNEE	KEWAUNEE	53,865	2,682	18,344	1,900
KEWAUNEE	UNION STATE BANK	KEWAUNEE	32,417	1,019	5,818	1,000
KIEL	CITIZENS STATE BANK	MANITOWOC	43,900	2,366	9,080	4,148
KIEL	STATE BANK OF KIEL	MANITOWOC	28,881	1,874	10,677	400
LA CROSSE	COULEE STATE BANK	LA CROSSE	57,323	2,886	27,642	3,000
LA CROSSE	EXCHANGE STATE BANK	LA CROSSE	52,904	1,835	18,360	4,823
LA CROSSE	LA CROSSE TRUST COMPANY	LA CROSSE	2,812	103	2,234	0
LA CROSSE	M&I BANK OF LA CROSSE	LA CROSSE	4,952	334	453	1,844
LA CROSSE	NORWEST BANK LA CROSSE, NA	LA CROSSE	250,175	15,273	58,153	27,500
LA CROSSE	STATE BANK OF LA CROSSE	LA CROSSE	117,031	8,638	35,969	4,876
LA FARGE	LA FARGE STATE BANK	VERNON	18,725	3,678	4,011	1,800
LADYSMITH	PIONEER NATIONAL BANK	RUSK	40,429	9,454	10,906	3,605
LADYSMITH	SECURITY STATE BANK	RUSK	43,491	14,804	8,966	3,361
LAKE GENEVA	CITIZENS NATIONAL BANK OF LAKE GENEVA	WALWORTH	43,548	3,229	8,789	1,425
LAKE GENEVA	FIRST BANK SE OF LAKE GENEVA, NA	WALWORTH	148,534	9,625	41,158	0
LAKE MILLS	BANK OF LAKE MILLS	JEFFERSON	30,555	1,990	7,437	1,500
LAKE MILLS	THE GREENWOODS STATE BANK	JEFFERSON	23,452	1,959	7,021	3,328
LANCASTER	M&I LANCASTER STATE BANK	GRANT	49,421	1,213	16,957	3,138
LANCASTER	UNION BANK & TRUST	GRANT	31,888	2,888	11,592	1,728
LAND O' LAKES	HEADWATERS STATE BANK	VILAS	15,733	657	2,225	800
LAONA	LAONA STATE BANK	FOREST	24,036	780	7,542	1,668
LEBANON	LEBANON STATE BANK	DODGE	8,507	992	1,552	261
LITTLE CHUTE	BANK OF LITTLE CHUTE	OUTAGAMIE	51,285	3,855	19,115	200
LIVINGSTON	LIVINGSTON STATE BANK	GRANT	26,891	743	8,791	1,050
LODI	STATE BANK OF LODI	COLUMBIA	48,070	3,555	11,532	0
LONE ROCK	STATE BANK OF LONE ROCK	RICHLAND	8,052	484	1,449	1,329
LOYAL	CITIZENS STATE BANK OF LOYAL	CLARK	40,117	2,313	12,411	1,450
LUCK	FIDELITY STATE BANK	POLK	35,430	2,666	6,784	2,375
LUXEMBURG	BANK OF LUXEMBURG	KEWAUNEE	53,612	2,251	16,427	3,350
MADISON	ASSOCIATED RANDALL BANK	DANE	78,625	4,980	11,620	6,500
MADISON	BANK ONE, MADISON	DANE	254,116	23,916	53,936	22,907
MADISON	BANKERS BANK OF WISCONSIN	DANE	60,201	10,452	7,199	20,306
MADISON	FIRST BUSINESS BANK OF MADISON	DANE	14,195	910	3,235	350
MADISON	FIRST WIS. NATIONAL BANK OF MADISON	DANE	613,155	87,840	141,072	0
MADISON	M&I BANK OF HILLDALE	DANE	350,886	21,601	35,351	13,584
MADISON	M&I BANK OF MADISON	DANE	265,071	22,401	31,726	12,813
MADISON	PARK BANK	DANE	72,418	7,431	10,348	1,810
MADISON	VALLEY BANK	DANE	638,264	59,352	87,045	24,500
MANAWA	FARMERS STATE BANK OF MANAWA	WAUPACA	41,297	1,159	27,505	1,380
MANITOWOC	ASSOCIATED BANK LAKESHORE, N.A.	MANITOWOC	204,580	9,456	75,887	8,900
MANITOWOC	FIRST NATIONAL BANK IN MANITOWOC	MANITOWOC	137,247	7,145	42,280	7,200
MANITOWOC	FIRST WISCONSIN BANK OF MANITOWOC	MANITOWOC	124,329	5,234	28,095	2,120
MARATHON	MARATHON STATE BANK	MARATHON	60,314	2,209	33,690	2,500

TOTAL LOANS	LOAN RESERVE	NET LOANS	FIXED ASSETS	OTHER ASSETS	TOTAL DEPOSITS	OTHER LIABILITIES	DEBENTURES	EQUITY CAPITAL	NET INCOME
8,776	159	8,617	280	199	13,073	113	0	1,180	90
6,189	73	6,116	194	172	12,060	127	0	1,383	56
22,165	257	21,908	403	1,532	29,340	6,793	0	4,567	515
52,465	604	51,861	1,536	978	66,803	894	0	6,357	918
5,805	85	5,720	170	306	10,072	119	0	1,041	59
180,578	1,631	178,947	5,427	7,231	294,057	30,142	0	34,470	5,256
63,811	525	63,286	3,271	1,112	93,479	6,066	0	7,573	785
73,727	753	72,974	2,458	1,923	106,916	1,312	0	8,552	1,111
29,101	315	28,786	752	1,401	48,595	633	0	4,637	526
23,011	227	22,784	585	1,211	28,969	1,103	0	2,345	58
27,867	272	27,595	199	512	37,575	2,449	0	3,876	252
15,190	152	15,038	532	360	25,726	356	0	2,799	298
22,550	174	22,376	464	955	51,033	600	0	5,690	551
26,392	245	26,147	653	1,086	46,114	475	0	6,315	561
0	0	0	470	5	0	80	0	2,732	631
2,111	85	2,026	227	68	4,417	56	0	479	(43)
145,438	1,610	143,828	1,981	3,440	196,342	41,386	825	11,622	2,848
65,468	1,348	64,120	1,579	1,849	106,108	2,301	0	8,622	836
8,727	85	8,642	98	496	16,441	165	0	2,119	297
15,300	234	15,066	354	1,044	35,002	2,186	0	3,241	617
15,676	40	15,636	230	494	35,747	3,887	0	3,857	635
28,538	155	28,383	1,132	590	40,116	336	0	3,096	471
91,221	709	90,512	3,593	3,646	131,185	5,439	0	11,910	1,673
18,497	116	18,381	259	988	26,869	416	0	3,270	310
10,597	112	10,485	292	367	21,341	388	0	1,723	213
26,996	299	26,697	499	917	43,756	683	0	4,982	570
14,343	201	14,142	605	933	28,940	431	0	2,517	207
11,599	108	11,491	306	254	14,486	140	0	1,107	164
13,644	274	13,370	230	446	21,404	581	0	2,051	328
5,411	82	5,329	147	226	7,693	117	0	697	144
27,416	242	27,174	272	669	43,957	632	0	6,696	722
15,708	261	15,447	177	683	23,684	386	0	2,821	260
30,856	575	30,281	1,847	855	43,205	584	0	4,281	271
4,605	48	4,557	129	104	7,374	77	0	601	87
23,236	550	22,686	550	707	36,772	408	0	2,937	413
22,410	105	22,305	885	415	32,426	361	0	2,643	563
29,928	416	29,512	1,250	822	47,572	887	0	5,153	209
52,600	600	52,000	2,390	1,135	72,294	844	550	4,937	735
144,688	1,590	143,098	5,627	4,632	207,094	28,569	0	18,453	2,802
21,247	359	20,888	237	1,119	35,048	20,247	0	4,906	198
9,368	99	9,269	241	190	13,037	111	0	1,047	121
358,428	6,515	351,913	19,424	12,906	544,813	29,531	0	38,811	9,951
269,660	3,203	266,457	9,668	4,225	317,918	9,310	2,000	21,658	3,445
189,733	2,100	187,633	5,477	5,021	230,982	14,279	0	19,810	2,822
50,703	545	50,158	1,833	838	66,560	1,257	0	4,601	592
448,611	4,587	444,024	13,053	10,290	563,114	28,150	0	47,000	7,252
10,426	29	10,397	49	807	35,943	378	0	4,976	572
107,002	1,640	105,362	1,771	3,204	165,088	20,196	4,500	14,796	2,984
76,992	992	76,000	1,853	2,769	122,126	4,958	0	10,163	1,565
86,378	1,526	84,852	998	3,030	106,824	9,930	120	7,455	1,655
20,904	78	20,826	162	927	51,315	1,012	0	7,987	809

CITY	BANK	COUNTY	TOTAL FOOTINGS	CASH & BALANCES	SECURITIES	FED FUNDS & REPOS
MARINETTE	FARMERS & MERCHANTS BANK & TRUST	MARINETTE	88,067	2,584	32,157	4,738
MARINETTE	FIRST NATIONAL BANK OF WISCONSIN	MARINETTE	111,099	4,647	31,776	2,700
MARINETTE	STEPHENSON NATIONAL BANK & TRUST	MARINETTE	88,341	3,340	16,727	8,070
MARION	MARION STATE BANK	WAUPACA	53,875	2,973	18,996	2,372
MARKESAN	FARMERS STATE BANK	GREEN LAKE	30,996	979	9,808	250
MARKESAN	MARKESAN STATE BANK	GREEN LAKE	29,670	1,307	10,269	600
MARSHFIELD	ASSOCIATED CITIZENS BANK, NA	WOOD	115,328	8,160	24,310	10,445
MARSHFIELD	M&I CENTRAL BANK AND TRUST	WOOD	98,346	6,961	23,058	1,465
MARSHFIELD	M&I TRI-COUNTY BANK	WOOD	36,296	2,910	5,194	1,422
MATTOON	MATTOON STATE BANK	SHAWANO	3,636	325	653	250
MAUSTON	BANK OF MAUSTON	JUNEAU	61,079	1,715	17,424	0
MAYVILLE	M&I BANK OF MAYVILLE	DODGE	76,639	2,724	17,533	3,008
MAZOMANIE	THE PEOPLES STATE BANK	DANE	20,842	1,133	3,234	909
MCFARLAND	MCFARLAND STATE BANK	DANE	28,406	2,097	5,167	2,331
MEDFORD	MEDFORD NATIONAL BANK	TAYLOR	30,826	2,932	6,771	1,430
MEDFORD	STATE BANK OF MEDFORD	TAYLOR	106,612	4,014	35,727	1,345
MELROSE	BANK OF MELROSE	JACKSON	36,713	1,993	8,266	2,805
MENASHA	FIRST NATIONAL BANK - FOX VALLEY	WINNEBAGO	47,642	3,269	9,107	2,475
MENOMONEE FALLS	F&M BANK	WAUKESHA	315,812	25,239	48,616	20,215
MENOMONEE FALLS	F&M TRUST COMPANY, INC.	WAUKESHA	590	13	100	12
MENOMONEE FALLS	M&I BANK OF MENOMONEE FALLS	WAUKESHA	122,505	8,210	30,563	10,969
MENOMONEE FALLS	TRI CITY NAT. BANK OF MENOMONEE FALLS	WAUKESHA	9,373	776	1,455	0
MENOMONIE	BANK OF MENOMONIE	DUNN	63,065	10,289	15,463	2,263
MENOMONIE	FIRST BANK & TRUST	DUNN	54,735	4,147	13,553	2,319
MENOMONIE	VALLEY BANK, MENOMONIE	DUNN	55,303	1,893	15,478	0
MEQUON	FIRST WIS. NATIONAL BANK OF MEQUON	OZAUKEE	50,563	3,229	14,495	5,700
MEQUON	OZAUKEE BANK MEQUON	OZAUKEE	95,040	7,502	16,193	7,270
MERRILL	LINCOLN COUNTY BANK	LINCOLN	37,645	3,029	8,698	2,000
MERRILL	M&I CITIZENS AMERICAN BANK	LINCOLN	68,455	3,269	17,483	7,788
MILTON	BANK OF MILTON	ROCK	15,977	1,127	4,121	384
MILTON	FIRST COMMUNITY BANK	ROCK	22,546	1,135	7,210	2,070
MILWAUKEE	ASSOCIATED COMMERCE BANK	MILWAUKEE	165,385	13,946	37,031	15,200
MILWAUKEE	BANK ONE WISCONSIN TRUST COMPANY, NA	MILWAUKEE	19,013	317	10,033	5,700
MILWAUKEE	BANK ONE, MILWAUKEE, NA	MILWAUKEE	2,573,590	244,536	431,459	33,076
MILWAUKEE	FIRST BANK SOUTHEAST, NATIONAL ASSOC.	MILWAUKEE	276,121	18,773	49,644	0
MILWAUKEE	FIRST BANK, (N.A.)	MILWAUKEE	1,551,203	141,990	72,850	71,198
MILWAUKEE	FIRST WIS. NAT. BANK OF MILWAUKEE	MILWAUKEE	3,669,265	536,548	428,228	149,090
MILWAUKEE	FIRST WIS. NORTHWESTERN NAT. BANK	MILWAUKEE	38,794	3,975	12,362	0
MILWAUKEE	FIRST WISCONSIN TRUST COMPANY	MILWAUKEE	25,601	1,575	12,700	0
MILWAUKEE	KILBOURN STATE BANK	MILWAUKEE	82,163	2,570	23,002	13,725
MILWAUKEE	LAYTON STATE BANK	MILWAUKEE	48,646	3,134	33,200	0
MILWAUKEE	LIBERTY BANK	MILWAUKEE	33,097	1,997	4,275	0
MILWAUKEE	LINCOLN STATE BANK	MILWAUKEE	96,563	7,047	21,070	0
MILWAUKEE	M&I GREATER MILWAUKEE BANK	MILWAUKEE	84,404	3,295	18,068	3,582
MILWAUKEE	M&I MARSHALL & ILSLEY BANK	MILWAUKEE	2,692,560	284,043	572,835	38,778
MILWAUKEE	MARSHALL & ILSLEY TRUST COMPANY	MILWAUKEE	45,411	74	7,353	0
MILWAUKEE	MILWAUKEE WESTERN BANK	MILWAUKEE	97,613	5,190	56,001	5,000
MILWAUKEE	MITCHELL BANK	MILWAUKEE	57,915	3,408	17,089	9,019
MILWAUKEE	NORTH MILWAUKEE STATE BANK	MILWAUKEE	25,079	2,088	7,957	4,327
MILWAUKEE	PARK BANK	MILWAUKEE	206,770	16,230	49,574	14,400
MILWAUKEE	UNIVERSITY NATIONAL BANK	MILWAUKEE	36,214	3,528	9,181	200

TOTAL LOANS	LOAN RESERVE	NET LOANS	FIXED ASSETS	OTHER ASSETS	TOTAL DEPOSITS	OTHER LIABILITIES	DEBENTURES	EQUITY CAPITAL	NET INCOME
46,870	608	46,262	1,208	1,118	76,582	2,914	0	8,571	777
66,817	694	66,123	2,712	3,141	99,389	2,635	0	9,075	646
58,984	718	58,266	512	1,426	74,062	6,041	0	8,238	976
28,097	476	27,621	1,199	714	47,547	684	0	5,644	668
18,959	224	18,735	306	918	27,871	451	0	2,674	326
16,665	143	16,522	559	413	25,807	626	0	3,237	174
70,276	688	69,588	1,165	1,660	97,218	9,899	1,200	7,011	1,142
64,801	641	64,160	1,617	1,085	88,755	1,742	0	7,849	1,235
26,393	598	25,795	476	499	32,687	442	0	3,167	516
2,180	30	2,150	114	144	3,358	19	0	259	(10)
40,514	394	40,120	707	1,113	54,440	1,161	0	5,478	656
52,391	601	51,790	745	839	70,451	788	0	5,400	1,060
15,033	226	14,807	380	379	19,141	152	0	1,549	206
17,630	140	17,490	163	1,158	25,338	424	0	2,644	298
18,736	113	18,623	548	522	28,138	715	0	1,973	150
63,427	761	62,666	1,193	1,667	94,991	3,158	0	8,463	1,063
22,918	259	22,659	298	692	33,424	474	0	2,815	76
31,951	304	31,647	664	480	43,240	1,074	0	3,328	301
215,664	1,990	213,674	4,277	3,791	276,138	18,350	400	20,924	3,161
299	0	299	18	148	0	7	0	583	(134)
70,331	726	69,605	1,899	1,259	113,095	1,977	0	7,433	1,169
6,965	35	6,930	116	96	7,361	460	0	1,552	33
33,755	221	33,534	885	631	54,128	523	0	8,414	1,007
32,975	285	32,690	994	1,032	46,808	590	0	7,337	550
35,714	374	35,340	1,581	1,011	47,103	3,873	0	4,327	691
26,605	390	26,215	432	492	47,291	478	0	2,794	552
61,661	250	61,411	1,813	851	82,994	5,576	0	6,470	925
22,338	221	22,117	509	1,292	34,314	245	0	3,086	432
38,687	534	38,153	978	784	59,512	3,641	0	5,302	857
10,079	118	9,961	187	197	14,469	147	0	1,361	48
11,460	150	11,310	387	434	20,540	280	0	1,726	201
97,340	900	96,440	517	2,251	128,507	24,437	1,500	10,941	1,603
0	0	0	1,952	1,011	0	2,729	0	16,284	7,393
1,734,340	22,151	1,712,189	25,496	126,834	1,999,796	383,878	1,977	187,939	32,236
195,274	1,436	193,838	7,103	6,763	245,022	11,486	0	19,613	2,461
1,222,962	15,318	1,207,644	8,215	49,306	1,097,825	368,002	18,050	67,326	7,438
2,403,650	47,195	2,356,455	47,872	151,072	2,576,607	854,451	0	238,207	48,265
21,718	298	21,420	495	542	35,499	1,027	0	2,268	379
5,312	73	5,239	1,605	4,482	10,021	5,037	0	10,543	6,085
41,890	1,411	40,479	942	1,445	60,017	8,128	0	14,018	1,683
11,240	188	11,052	425	835	42,782	262	0	5,602	479
24,253	201	24,052	643	2,130	27,531	4,081	0	1,485	(160)
66,144	577	65,567	1,704	1,175	86,789	2,322	0	7,452	838
58,387	556	57,831	615	1,013	78,113	674	0	5,617	913
1,705,196	18,398	1,686,798	37,748	72,358	1,863,470	641,911	8,000	179,179	29,381
0	0	0	0	37,984	0	35,031	0	10,380	5,750
29,569	882	28,687	706	2,029	81,964	5,649	0	10,000	1,264
26,362	461	25,901	1,675	823	52,203	467	0	5,245	483
10,110	96	10,014	234	459	23,158	245	100	1,576	66
124,358	2,400	121,958	1,801	2,807	183,475	5,656	0	17,639	2,634
22,572	257	22,315	385	605	32,938	532	0	2,744	433

CITY	BANK	COUNTY	TOTAL FOOTINGS	CASH & BALANCES	SECURITIES	FED FUNDS & REPOS
MINERAL POINT	FARMERS SAVINGS BANK	IOWA	51,577	4,339	16,759	1,322
MINOCQUA	FIRST WISCONSIN BANK OF MINOCQUA	ONEIDA	75,687	3,954	27,732	1,800
MONDOVI	BANK OF MONDOVI	BUFFALO	31,779	3,610	8,378	1,251
MONROE	BANK ONE, MONROE	GREEN	100,543	11,170	18,773	7,850
MONROE	FIRST NATIONAL BANK AND TRUST	GREEN	102,850	4,486	36,632	1,789
MONTELLO	THE MONTELLO STATE BANK	MARQUETTE	33,822	987	13,029	3,705
MONTFORT	CITIZENS STATE BANK	GRANT	14,485	1,477	4,039	950
MONTICELLO	BANK OF MONTICELLO	GREEN	29,423	1,416	10,534	506
MOSINEE	M&I BANK OF MOSINEE	MARATHON	31,125	904	7,694	335
MOUNT HOREB	STATE BANK OF MOUNT HOREB	DANE	62,795	2,047	15,960	4,438
MUKWONAGO	CITIZENS BANK OF MUKWONAGO	WAUKESHA	119,038	7,473	25,657	10,300
MUKWONAGO	HERITAGE BANK OF MUKWONAGO	WAUKESHA	19,874	1,061	1,317	0
NECEDAH	THE NECEDAH BANK	JUNEAU	19,288	1,214	3,648	4,250
NEENAH	ASSOCIATED BANK, NATIONAL ASSOCIATION	WINNEBAGO	273,507	23,150	65,239	32,000
NEENAH	BANK ONE, NEENAH, NA	WINNEBAGO	94,591	10,129	25,265	3,225
NEILLSVILLE	M&I NATIONAL BANK OF NEILLSVILLE	CLARK	37,988	461	9,113	1,502
NEILLSVILLE	NEILLSVILLE BANK	CLARK	50,514	4,219	15,567	2,985
NEKOOSA	NEKOOSA-PORT EDWARDS STATE BANK	WOOD	58,858	2,257	6,752	3,849
NESHKORO	FARMERS EXCHANGE BANK	MARQUETTE	16,124	839	4,779	150
NEW AUBURN	SECURITY BANK	CHIPPEWA	13,769	1,360	4,513	205
NEW BERLIN	FIRST INTER. BANK OF WIS.- SOUTHEAST	WAUKESHA	474,120	23,298	61,193	19,600
NEW GLARUS	THE BANK OF NEW GLARUS	GREEN	40,301	2,068	10,868	300
NEW HOLSTEIN	M&I NEW HOLSTEIN BANK	CALUMET	48,715	1,547	15,289	4,390
NEW LISBON	M&I COMMUNITY FIRST BANK	JUNEAU	43,694	1,247	11,064	1,499
NEW LONDON	F&M BANK - NEW LONDON	WAUPACA	19,632	2,068	3,622	350
NEW LONDON	FIRST STATE BANK	WAUPACA	125,329	6,794	26,889	4,000
NEW RICHMOND	BANK OF NEW RICHMOND	ST CROIX	54,876	4,120	14,087	1,445
NEW RICHMOND	FIRST NATIONAL BANK OF NEW RICHMOND	ST CROIX	40,194	3,681	4,788	190
NEWBURG	STATE BANK OF NEWBURG	WASHINGTON	19,725	528	6,461	550
NIAGARA	FIRST NATIONAL BANK OF NIAGARA	MARINETTE	24,606	4,346	3,296	314
NICHOLS	STATE BANK OF NICHOLS	OUTAGAMIE	11,387	1,122	1,443	1,686
NORWALK	COMMUNITY STATE BANK	MONROE	8,448	511	2,062	682
OAK CREEK	TRI CITY NATIONAL BANK OF OAK CREEK	MILWAUKEE	74,278	6,337	19,493	5,050
OAKFIELD	BANK OF OAKFIELD	FOND DU LAC	17,167	671	3,179	4,030
OCONOMOWOC	FIRST BANK OF OCONOMOWOC	WAUKESHA	70,803	4,163	19,172	3,200
OCONTO FALLS	COMMUNITY BANK OF OCONTO COUNTY	OCONTO	4,176	348	100	1,849
OMRO	F&M BANK - WINNEBAGO COUNTY	WINNEBAGO	56,133	3,669	13,707	1,200
ONALASKA	M&I BANK OF ONALASKA	LA CROSSE	37,050	1,993	8,079	2,174
ONTARIO	BANK OF ONTARIO	VERNON	6,196	1,592	1,011	101
OOSTBURG	OOSTBURG STATE BANK	SHEBOYGAN	46,799	4,367	14,234	860
OREGON	COMMUNITY NATIONAL BANK	DANE	27,761	2,034	5,867	0
OREGON	VALLEY BANK OF OREGON	DANE	44,285	2,855	8,709	1,300
ORFORDVILLE	FARMERS AND MERCHANTS BANK	ROCK	13,519	775	5,498	125
OSCEOLA	BANK OF OSCEOLA	POLK	29,624	1,756	7,511	705
OSHKOSH	BANK ONE, OSHKOSH, NA	WINNEBAGO	99,268	10,105	13,778	5,513
OSHKOSH	FIRST WIS. NATIONAL BANK OF OSHKOSH	WINNEBAGO	220,335	13,517	34,869	0
OSHKOSH	M&I WESTERN STATE BANK	WINNEBAGO	95,932	2,876	25,441	1,797
OSHKOSH	VALLEY BANK OF OSHKOSH	WINNEBAGO	108,467	7,425	18,252	6,900
OSSEO	UNITED BANK	TREMPEALEAU	59,766	4,081	9,921	1,300
OWEN	OWEN-CURTISS STATE BANK	CLARK	18,473	3,382	4,493	835
PALMYRA	PALMYRA STATE BANK	JEFFERSON	16,687	1,339	4,422	3,700

TOTAL LOANS	LOAN RESERVE	NET LOANS	FIXED ASSETS	OTHER ASSETS	TOTAL DEPOSITS	OTHER LIABILITIES	DEBENTURES	EQUITY CAPITAL	NET INCOME
28,135	384	27,751	264	1,142	46,828	560	0	4,189	678
40,730	642	40,088	991	1,122	69,766	1,011	0	4,910	963
18,092	232	17,860	224	456	28,925	416	0	2,438	346
61,003	761	60,242	1,040	1,468	92,064	816	0	7,663	1,216
56,166	1,337	54,829	295	4,819	94,670	1,168	0	7,012	1,303
15,237	142	15,095	315	691	30,399	527	0	2,896	417
7,494	192	7,302	310	407	12,722	301	0	1,462	198
15,061	174	14,887	849	1,231	25,175	372	0	3,876	265
21,763	593	21,170	396	626	28,371	353	0	2,401	472
38,448	380	38,068	1,026	1,256	57,110	1,052	0	4,633	558
73,306	996	72,310	1,944	1,354	109,929	520	0	8,589	711
16,666	177	16,489	502	505	18,048	292	0	1,534	71
9,779	120	9,659	66	451	17,441	152	0	1,695	164
146,769	1,909	144,860	4,435	3,823	214,430	38,167	2,000	18,910	2,666
53,197	586	52,611	1,615	1,746	82,699	4,479	0	7,413	1,329
25,915	392	25,523	857	532	33,638	1,157	0	3,193	515
26,758	335	26,423	566	754	45,908	477	0	4,129	423
44,634	628	44,006	595	1,399	53,520	985	0	4,353	534
10,047	97	9,950	90	316	14,623	178	0	1,323	145
7,402	75	7,327	154	210	11,462	1,003	0	1,304	161
353,655	5,821	347,834	12,379	9,816	420,752	18,600	0	34,768	(1,274)
26,027	404	25,623	556	886	35,991	683	0	3,627	439
26,716	285	26,431	503	555	44,498	227	0	3,990	458
28,885	353	28,532	770	582	40,300	400	0	2,994	460
13,055	161	12,894	477	221	18,131	210	0	1,291	127
82,363	862	81,501	3,684	2,461	109,624	4,917	0	10,788	978
33,170	335	32,835	1,271	1,118	48,513	1,750	0	4,613	516
28,680	182	28,498	2,134	903	36,209	741	0	3,244	314
11,655	70	11,585	110	491	16,755	269	0	2,701	358
15,971	171	15,800	416	434	22,108	228	0	2,270	185
6,752	59	6,693	174	269	9,946	95	0	1,346	106
5,062	79	4,983	90	120	7,326	100	0	1,022	80
41,614	512	41,102	1,225	1,071	66,443	1,217	0	6,618	1,078
9,118	106	9,012	113	162	15,170	118	0	1,879	152
41,266	333	40,933	2,426	909	62,224	2,403	0	6,176	556
1,715	0	1,715	133	31	2,974	18	0	1,184	(66)
36,123	378	35,745	963	849	48,214	3,376	0	4,543	747
24,825	1,472	23,353	403	1,048	33,079	658	0	3,313	426
3,369	57	3,312	52	128	5,606	81	0	509	31
26,445	582	25,863	819	656	40,684	802	0	5,313	681
19,003	113	18,890	670	300	24,537	1,197	0	2,027	361
29,360	308	29,052	1,577	792	40,238	1,019	0	3,028	96
6,757	67	6,690	214	217	12,088	130	0	1,301	60
18,525	307	18,218	685	749	26,302	606	0	2,716	352
66,253	787	65,466	1,822	1,584	87,909	4,128	0	7,231	1,118
166,474	2,319	164,155	4,752	3,042	198,341	9,610	0	12,384	2,764
63,894	634	63,260	1,342	1,216	85,217	2,343	0	8,372	1,019
73,222	855	72,367	1,704	1,819	99,223	1,394	0	7,850	888
42,859	586	42,273	1,360	831	54,755	711	0	4,300	809
9,565	118	9,447	129	187	16,823	141	0	1,509	290
7,095	86	7,009	26	191	14,268	104	0	2,315	262

CITY	BANK	COUNTY	TOTAL FOOTINGS	CASH & BALANCES	SECURITIES	FED FUNDS & REPOS
PARK FALLS	FIRST NATIONAL BANK OF PARK FALLS	PRICE	54,603	2,552	11,223	0
PARK FALLS	PARK FALLS STATE BANK	PRICE	24,904	5,756	5,744	530
PESHTIGO	PESHTIGO NATIONAL BANK	MARINETTE	28,821	896	7,580	2,000
PESHTIGO	VALLEY BANK, PESHTIGO	MARINETTE	32,002	1,508	10,515	3,200
PEWAUKEE	M&I GREATER WAUKESHA BANK	WAUKESHA	7,036	1,240	0	2,505
PHILLIPS	THE STATE BANK OF PHILLIPS	PRICE	35,364	11,734	8,318	2,415
PIGEON FALLS	PIGEON FALLS STATE BANK	TREMPEALEAU	15,218	564	4,637	645
PITTSVILLE	PEOPLES STATE BANK	WOOD	31,547	3,196	15,353	2,032
PLATTEVILLE	FIRST NATIONAL BANK OF PLATTEVILLE	GRANT	56,732	3,207	11,703	2,750
PLATTEVILLE	MOUND CITY BANK	GRANT	67,067	3,325	23,397	2,375
PLATTEVILLE	STATE NATIONAL BANK OF PLATTEVILLE	GRANT	47,266	4,650	17,642	1,050
PLOVER	M&I BANK OF PLOVER	PORTAGE	35,344	1,266	6,958	4,168
PLYMOUTH	DAIRY STATE BANK	SHEBOYGAN	37,124	2,561	7,226	926
PORT WASHINGTON	THE PORT WASHINGTON STATE BANK	OZAUKEE	102,114	8,464	27,733	1,650
PORT WASHINGTON	VALLEY BANK PORT WASHINGTON, N.A.	OZAUKEE	43,887	2,756	5,878	4,023
PORTAGE	FIRST NATIONAL BANK OF PORTAGE	COLUMBIA	101,323	3,284	20,394	4,470
PORTAGE	FIRST WISCONSIN BANK OF PORTAGE	COLUMBIA	71,266	3,645	27,430	1,700
POTOSI	F&M BANK - POTOSI	GRANT	23,194	1,246	6,041	1,400
POUND	FARMERS STATE BANK	MARINETTE	53,877	2,950	8,103	3,160
POY SIPPI	FARMERS STATE BANK	WAUSHARA	13,531	2,500	1,830	91
POYNETTE	BANK OF POYNETTE	COLUMBIA	20,624	1,136	4,369	1,900
PRAIRIE DU CHIEN	PEOPLES STATE BANK	CRAWFORD	61,449	2,212	19,333	4,200
PRAIRIE DU CHIEN	PRAIRIE CITY BANK	CRAWFORD	59,672	2,925	18,493	6,355
PRAIRIE DU SAC	BANK OF PRAIRIE DU SAC	SAUK	69,603	4,205	23,377	2,251
PRAIRIE FARM	FIRST STATE BANK OF PRAIRIE FARM	BARRON	13,870	1,597	6,485	548
PRENTICE	COMMUNITY STATE BANK OF PRENTICE	PRICE	5,772	544	852	1,265
PRINCETON	FIRST WIS. NAT. BANK OF PRINCETON	GREEN	34,477	1,042	10,738	0
PULASKI	PULASKI STATE BANK	BROWN	66,752	2,564	24,778	566
RACINE	BANK OF ELMWOOD	RACINE	112,291	7,754	12,335	6,200
RACINE	BANK ONE, RACINE, NA	RACINE	320,838	30,831	72,654	11,588
RACINE	FIRST WISCONSIN BANK OF RACINE	RACINE	117,839	6,057	26,892	3,000
RACINE	HERITAGE BANK AND TRUST	RACINE	419,543	23,008	112,490	36,070
RACINE	JOHNSON HERITAGE TRUST COMPANY	RACINE	792	10	122	567
RACINE	M&I BANK OF RACINE	RACINE	114,413	6,820	29,096	8,483
RANDOLPH	DAIRYMANS STATE BANK	COLUMBIA	64,915	2,862	26,000	5,200
RANDOM LAKE	STATE BANK OF RANDOM LAKE	SHEBOYGAN	30,449	3,672	6,824	2,129
REEDSBURG	FARMERS AND MERCHANTS BANK	SAUK	87,028	1,780	17,222	10,627
REEDSBURG	THE REEDSBURG BANK	SAUK	68,755	4,033	25,300	2,020
REESEVILLE	STATE BANK OF REESEVILLE	DODGE	17,448	1,135	4,401	945
RHINELANDER	M&I MERCHANTS BANK	ONEIDA	68,464	2,172	10,967	4,724
RHINELANDER	M&I NORTHERN NATIONAL BANK	ONEIDA	22,069	779	3,306	1,452
RHINELANDER	VALLEY FIRST NATIONAL BANK	ONEIDA	89,861	3,933	23,427	3,440
RICE LAKE	DAIRY STATE BANK	BARRON	73,037	5,040	16,909	2,043
RICE LAKE	FIRST WIS. NAT. BANK OF RICE LAKE	BARRON	69,178	4,599	21,919	2,310
RICHFIELD	VALLEY BANK RICHFIELD	WASHINGTON	38,427	3,203	8,877	4,752
RICHLAND CENTER	RICHLAND COUNTY BANK	RICHLAND	69,558	2,541	35,161	3,549
RICHLAND CENTER	VALLEY BANK RICHLAND CENTER	RICHLAND	59,365	3,332	10,733	500
RIDGELAND	FARMERS STATE BANK	DUNN	14,049	735	5,675	995
RIPON	M&I CENTRAL STATE BANK	FOND DU LAC	60,851	3,525	12,422	1,891
RIPON	VALLEY FIRST NATIONAL BANK OF RIPON	FOND DU LAC	45,887	2,242	9,485	2,985
RIVER FALLS	FIRST NATIONAL BANK OF RIVER FALLS	PIERCE	99,678	4,225	29,461	0

TOTAL LOANS	LOAN RESERVE	NET LOANS	FIXED ASSETS	OTHER ASSETS	TOTAL DEPOSITS	OTHER LIABILITIES	DEBENTURES	EQUITY CAPITAL	NET INCOME
38,479	282	38,197	625	2,006	48,311	1,462	0	4,830	506
12,253	130	12,123	171	580	22,590	259	0	2,055	195
17,582	202	17,380	266	699	25,839	392	0	2,590	187
16,312	176	16,136	231	412	28,630	269	0	3,103	307
3,176	18	3,158	102	31	5,546	57	0	1,433	(67)
11,966	31	11,935	327	635	31,616	423	0	3,325	504
8,999	165	8,834	94	444	13,765	195	0	1,258	70
10,243	76	10,167	232	567	25,910	542	0	5,095	404
36,406	350	36,056	1,433	1,583	49,004	2,726	0	5,002	506
36,493	430	36,063	723	1,184	60,598	1,179	0	5,290	576
20,244	896	19,348	458	4,118	42,594	761	0	3,911	393
22,322	211	22,111	485	356	32,741	238	0	2,365	177
24,690	200	24,490	668	1,253	33,795	432	0	2,897	256
61,377	504	60,873	1,902	1,492	92,678	1,338	0	8,098	642
30,195	308	29,887	956	387	39,996	788	0	3,103	515
68,891	551	68,340	3,136	1,699	92,253	1,795	0	7,275	1,153
36,947	529	36,418	700	1,373	63,153	2,586	0	5,527	946
14,075	178	13,897	265	345	20,775	268	0	2,151	274
38,520	381	38,139	885	640	49,432	410	0	4,035	446
8,774	114	8,660	244	206	12,343	194	0	994	116
12,389	153	12,236	362	621	18,748	233	0	1,643	264
33,372	345	33,027	1,463	1,214	55,782	613	0	5,054	165
30,933	458	30,475	484	940	51,441	1,114	0	7,117	585
39,018	693	38,325	429	1,016	59,148	1,272	0	9,183	1,165
4,984	74	4,910	112	218	12,203	124	0	1,543	112
2,993	37	2,956	84	71	4,870	36	0	866	(35)
22,045	328	21,717	372	608	31,217	1,163	0	2,097	467
37,191	344	36,847	653	1,344	59,052	922	0	6,778	648
81,670	817	80,853	3,125	2,024	100,905	3,568	0	7,818	904
197,776	2,379	195,397	4,967	5,401	282,713	14,197	0	23,928	3,492
77,788	1,068	76,720	3,495	1,675	109,299	1,319	0	7,221	1,193
235,598	2,953	232,645	7,872	7,458	353,726	40,964	0	24,853	1,444
0	0	0	2	91	0	86	0	706	31
67,131	662	66,469	1,940	1,605	104,038	2,130	0	8,245	782
28,666	418	28,248	581	2,024	57,836	881	0	6,198	948
16,685	185	16,500	609	715	27,218	288	0	2,943	177
54,850	320	54,530	715	2,154	76,889	4,198	0	5,941	642
33,947	483	33,464	1,030	2,908	91,965	1,158	0	5,632	532
10,535	159	10,376	289	302	15,375	223	0	1,850	175
49,187	515	48,672	1,161	768	61,906	1,458	0	5,100	836
15,922	287	15,635	657	240	20,221	300	0	1,548	147
56,455	585	55,870	1,858	1,333	78,831	4,121	0	6,909	1,131
47,530	591	46,939	957	1,149	66,225	1,162	0	5,650	821
38,993	591	38,402	844	1,104	64,393	565	0	4,220	817
20,943	221	20,722	380	493	35,556	377	0	2,494	380
26,948	318	26,630	313	1,364	60,650	822	0	8,086	716
43,859	451	43,408	463	929	53,720	819	0	4,826	988
6,513	44	6,469	34	141	12,437	103	0	1,509	139
41,549	520	41,029	1,348	636	56,235	427	0	4,189	739
30,081	317	29,764	847	564	42,282	400	0	3,205	534
63,951	500	63,451	1,023	1,518	88,910	1,917	0	8,851	1,303

CITY	BANK	COUNTY	TOTAL FOOTINGS	CASH & BALANCES	SECURITIES	FED FUNDS & REPOS
RIVER FALLS	RIVER FALLS STATE BANK	PIERCE	44,003	7,954	8,477	985
ROBERTS	BANK ST. CROIX	ST CROIX	10,124	1,202	692	399
ROSENDALE	ROSENDALE STATE BANK	FOND DU LAC	33,292	4,524	3,483	1,692
ROSHOLT	STATE BANK OF ROSHOLT	PORTAGE	25,460	1,668	5,896	2,300
ROTHSCHILD	RIVER VALLEY STATE BANK	MARATHON	61,411	6,791	11,975	2,510
RUDOLPH	FARMERS & MERCHANTS BANK	WOOD	20,555	811	9,840	900
SAINT CLOUD	STATE BANK OF SAINT CLOUD	FOND DU LAC	16,406	1,085	3,111	203
SAINT CROIX FALLS	FIRST NAT. BANK OF SAINT CROIX FALLS	POLK	41,485	2,399	9,250	2,950
SAUK CITY	VALLEY BANK, SAUK PRAIRIE	SAUK	65,530	4,117	15,661	1,500
SCHOFIELD	INTERCITY STATE BANK	MARATHON	45,211	5,193	11,494	825
SHARON	SHARON STATE BANK	WALWORTH	12,256	562	3,131	902
SHAWANO	CITIZENS BANK, NA	SHAWANO	98,572	4,006	33,774	4,790
SHAWANO	VALLEY BANK OF SHAWANO, NA	SHAWANO	121,953	5,018	33,422	5,900
SHEBOYGAN	ASSOCIATED SHEBOYGAN BANK	SHEBOYGAN	35,650	4,226	6,132	2,525
SHEBOYGAN	COMMUNITY BANK OF SHEBOYGAN	SHEBOYGAN	12,000	1,047	1,470	1,815
SHEBOYGAN	FIRST INTERSTATE BANK OF WISCONSIN	SHEBOYGAN	540,322	45,329	131,098	67,000
SHEBOYGAN	FIRST INTERSTATE TRUST CO. OF WIS.	SHEBOYGAN	1,683	1,176	154	0
SHEBOYGAN	FIRST WIS. NAT. BANK OF SHEBOYGAN	SHEBOYGAN	412,646	19,527	97,865	0
SHELL LAKE	SHELL LAKE STATE BANK	WASHBURN	42,666	5,500	14,592	0
SHULLSBURG	FARMERS AND MERCHANTS BANK	LAFAYETTE	18,111	2,032	8,179	1,500
SLINGER	F & M BANK OF SLINGER	WASHINGTON	87,757	4,847	12,660	9,245
SOMERSET	BANK OF SOMERSET	ST CROIX	25,652	2,931	6,971	415
SOUTH MILWAUKEE	M&I HOME STATE BANK	MILWAUKEE	51,030	2,353	19,458	2,023
SOUTH WAYNE	BANK OF SOUTH WAYNE	LAFAYETTE	18,162	4,438	4,783	964
SPARTA	FIRST BANK OF SPARTA	MONROE	52,046	4,547	18,426	5,063
SPARTA	UNION NATIONAL BANK & TRUST CO.	MONROE	44,991	3,450	16,544	700
SPENCER	SPENCER STATE BANK	MARATHON	25,130	1,242	8,130	721
SPOONER	BANK OF SPOONER	WASHBURN	61,448	2,687	12,334	820
SPRING GREEN	VALLEY BANK SOUTHWEST	SAUK	65,185	5,514	12,124	2,475
SPRING VALLEY	THE BANK OF SPRING VALLEY	PIERCE	34,097	2,824	15,692	1,102
ST FRANCIS	F&M BANK ST. FRANCIS	MILWAUKEE	40,277	3,371	200	6,000
STANLEY	FARMERS & MERCHANTS STATE BANK	CHIPPEWA	36,345	877	13,701	1,350
STETSONVILLE	F&M BANK	TAYLOR	28,348	1,947	6,464	360
STEVENS POINT	BANK OF PARK RIDGE	PORTAGE	26,125	1,250	5,908	1,300
STEVENS POINT	BANK ONE, STEVENS POINT, NA	PORTAGE	143,176	18,323	19,389	5,400
STEVENS POINT	M&I FIRST NAT. BANK OF STEVENS POINT	PORTAGE	151,931	13,931	36,740	3,118
STOCKBRIDGE	STATE BANK OF STOCKBRIDGE	CALUMET	11,009	417	6,400	535
STODDARD	BANK OF STODDARD	VERNON	6,898	1,105	1,198	410
STOUGHTON	FIRST NATIONAL BANK OF STOUGHTON	DANE	44,157	4,001	15,324	3,227
STOUGHTON	STOUGHTON STATE BANK	DANE	35,900	10,175	7,631	1,375
STRATFORD	STRATFORD STATE BANK	MARATHON	45,964	1,128	17,272	2,915
STURGEON BAY	BANK OF STURGEON BAY	DOOR	174,359	6,054	37,600	7,550
STURGEON BAY	FIRST NATIONAL BANK	DOOR	50,799	3,426	11,726	0
SUN PRAIRIE	BANK OF SUN PRAIRIE	DANE	98,162	10,767	10,643	8,830
SUN PRAIRIE	VALLEY BANK, SUN PRAIRIE	DANE	52,949	4,181	12,670	6,050
SUPERIOR	COMMUNITY BANK AND TRUST CO	DOUGLAS	27,049	1,720	5,090	2,005
SUPERIOR	M&I FIRST NATIONAL BANK OF SUPERIOR	DOUGLAS	85,536	3,357	27,467	115
SUPERIOR	MONYCOR BANK OF SUPERIOR	DOUGLAS	26,006	1,129	7,864	997
SUPERIOR	NATIONAL BANK OF COMMERCE	DOUGLAS	142,131	20,882	24,967	5,025
SUPERIOR	SUPERIOR NATIONAL BANK	DOUGLAS	13,453	1,518	6,161	875
THERESA	THERESA STATE BANK	DODGE	14,924	843	4,950	800

TOTAL LOANS	LOAN RESERVE	NET LOANS	FIXED ASSETS	OTHER ASSETS	TOTAL DEPOSITS	OTHER LIABILITIES	DEBENTURES	EQUITY CAPITAL	NET INCOME
25,128	616	24,512	1,560	515	39,347	618	0	4,038	525
7,102	78	7,024	494	313	9,108	108	0	908	113
22,583	318	22,265	577	751	30,330	256	0	2,706	204
14,678	149	14,529	540	527	23,672	216	0	1,572	53
38,473	376	38,097	1,177	861	52,799	4,173	0	4,439	690
8,505	52	8,453	93	458	17,904	359	0	2,292	145
11,197	158	11,039	542	426	14,116	735	0	1,555	56
25,355	241	25,114	1,137	635	37,948	447	0	3,090	269
42,960	441	42,519	733	1,000	59,228	1,164	0	5,138	631
27,233	253	26,980	237	482	40,871	680	0	3,660	521
7,571	94	7,477	15	169	9,311	319	0	2,626	258
52,936	377	52,559	800	2,643	84,471	1,903	0	12,198	1,146
74,413	871	73,542	2,330	1,741	105,894	6,324	0	9,735	1,782
21,570	357	21,213	1,165	389	32,548	422	400	2,280	40
7,073	70	7,003	587	78	10,594	94	0	1,312	(388)
291,684	13,411	278,273	4,390	14,232	409,190	107,996	0	23,136	(13,895)
0	0	0	39	314	0	403	0	1,280	696
286,507	4,683	281,824	4,361	8,869	294,231	92,239	0	26,176	5,798
21,227	564	20,663	550	1,361	36,236	724	0	5,706	569
5,786	120	5,666	164	570	15,437	410	0	2,264	256
57,405	512	56,893	2,559	1,553	79,724	2,438	0	5,595	437
14,787	142	14,645	254	436	23,339	293	0	2,020	199
26,362	186	26,176	263	757	46,471	397	0	4,162	750
7,668	15	7,653	4	320	14,491	242	0	3,429	320
23,133	233	22,900	393	717	46,237	888	0	4,921	499
23,708	293	23,415	313	569	39,395	1,041	0	4,555	454
14,544	240	14,304	333	400	22,094	368	0	2,668	199
42,870	288	42,582	1,375	1,650	56,240	435	0	4,773	523
43,483	454	43,029	885	1,158	59,346	1,011	0	4,828	688
13,343	218	13,125	216	1,138	29,436	200	0	4,461	489
27,139	400	26,739	607	3,360	34,418	219	500	5,140	114
20,287	516	19,771	215	431	32,958	508	0	2,879	241
19,072	206	18,866	273	438	24,473	369	0	3,506	398
17,370	310	17,060	215	392	24,247	223	0	1,655	(16)
96,175	1,212	94,963	2,737	2,364	126,858	5,256	0	11,062	2,133
95,213	1,237	93,976	1,726	2,440	137,580	1,378	0	12,973	1,779
3,544	80	3,464	26	167	9,456	155	0	1,398	140
4,065	90	3,975	53	157	6,301	65	0	532	47
20,000	181	19,819	791	995	39,080	874	0	4,203	417
16,220	66	16,154	68	497	32,304	710	0	2,886	565
23,090	342	22,748	321	1,380	41,182	626	0	4,156	397
117,370	1,229	116,141	3,453	3,561	152,907	3,968	0	17,484	2,250
32,753	374	32,379	1,153	2,115	45,633	922	0	4,244	429
65,988	550	65,438	831	1,653	80,419	1,061	0	16,682	1,992
28,810	298	28,512	601	935	48,811	759	0	3,379	515
17,829	234	17,595	360	279	24,715	240	0	2,094	191
52,753	679	52,074	1,177	1,366	75,406	3,527	30	6,593	759
15,236	168	15,068	588	360	23,179	282	0	2,545	324
89,001	1,315	87,686	1,612	1,959	119,912	8,824	0	13,395	1,914
4,689	214	4,475	104	320	10,608	108	0	2,737	188
8,001	68	7,933	110	288	12,898	201	0	1,825	199

CITY	BANK	COUNTY	TOTAL FOOTINGS	CASH & BALANCES	SECURITIES	FED FUNDS & REPOS
THIENSVILLE	VALLEY BANK THIENSVILLE MEQUON	OZAUKEE	82,879	5,217	20,822	5,800
THREE LAKES	THE PEOPLES STATE BANK	ONEIDA	21,018	1,090	4,202	600
TIGERTON	FIRST NATIONAL BANK IN TIGERTON	SHAWANO	12,432	2,115	2,222	609
TOMAH	FARMERS & MERCHANTS BANK	MONROE	75,879	5,160	20,641	3,652
TOMAH	FIRST BANK OF TOMAH	MONROE	32,451	2,698	6,411	3,894
TOMAHAWK	BRADLEY BANK	LINCOLN	36,438	1,653	4,503	1,165
TREMPEALEAU	CITIZENS STATE BANK	TREMPEALEAU	10,105	658	2,913	810
TURTLE LAKE	BANK OF TURTLE LAKE	BARRON	29,645	1,815	8,741	900
TWO RIVERS	FIRST WISCONSIN BANK OF TWO RIVERS	MANITOWOC	70,538	3,585	18,506	2,075
UNION GROVE	COMMUNITY STATE BANK	RACINE	64,043	4,286	12,916	1,929
VALDERS	ASSOCIATED VALDERS BANK	MANITOWOC	26,482	1,186	6,800	1,750
VERONA	BANK OF VERONA	DANE	54,505	3,306	11,586	4,548
VIROQUA	FIRST NATIONAL BANK IN VIROQUA	VERNON	39,506	2,017	14,698	3,050
VIROQUA	THE STATE BANK OF VIROQUA	VERNON	45,644	2,074	9,339	4,350
WABENO	STATE BANK OF WABENO	FOREST	14,809	791	3,707	505
WALDO	WALDO STATE BANK	SHEBOYGAN	12,444	967	4,463	300
WALWORTH	WALWORTH STATE BANK	WALWORTH	68,002	4,973	18,944	1,500
WASHBURN	FIRST AMERICAN BANK OF APOSTLE ISLANDS	BAYFIELD	38,785	862	10,279	128
WATERFORD	WATERFORD STATE BANK	RACINE	32,020	1,946	8,493	1,200
WATERLOO	FARMERS & MERCHANTS STATE BANK	JEFFERSON	59,782	2,883	13,887	4,210
WATERTOWN	M&I BANK OF WATERTOWN	JEFFERSON	57,565	2,580	17,376	1,318
WATERTOWN	VALLEY BANK, SOUTH CENTAL, N.A.	JEFFERSON	64,574	5,798	11,945	300
WAUKESHA	FIRST WISCONSIN BANK OF WAUKESHA	WAUKESHA	60,287	3,977	10,671	3,600
WAUKESHA	WAUKESHA STATE BANK	WAUKESHA	250,997	17,531	22,683	13,400
WAUMANDEE	WAUMANDEE STATE BANK	BUFFALO	17,664	886	7,756	990
WAUNAKEE	BANK OF WAUNAKEE	DANE	31,824	3,561	4,316	883
WAUPACA	FIRST NATIONAL BANK OF WAUPACA	WAUPACA	87,687	4,494	11,428	850
WAUPACA	THE FARMERS STATE BANK	WAUPACA	62,219	1,821	21,316	1,500
WAUPUN	FIRST INTERSTATE BANK OF WISCONSIN	FOND DU LAC	51,856	3,700	17,921	1,100
WAUPUN	THE NATIONAL BANK OF WAUPUN	FOND DU LAC	51,520	2,199	14,189	2,300
WAUSAU	BANK OF ATHENS	MARATHON	48,470	1,897	11,110	1,706
WAUSAU	CITIZENS BANK & TRUST	MARATHON	61,385	7,908	12,306	1,215
WAUSAU	FIRST WIS. NATIONAL BANK OF WAUSAU	MARATHON	84,066	5,716	19,930	9,525
WAUSAU	M&I CENTRAL NATIONAL BANK	MARATHON	29,387	1,448	2,118	4,014
WAUSAU	M&I FIRST AMERICAN NATIONAL BANK	MARATHON	279,329	18,275	42,491	1,654
WAUSAU	PEOPLES STATE BANK	MARATHON	103,351	5,683	25,339	6,153
WAUTOMA	UNION STATE BANK	WAUSHARA	82,311	11,886	18,037	3,345
WAUWATOSA	FIRST WISCONSIN BANK OF MAYFAIR	MILWAUKEE	112,656	8,925	24,139	8,300
WEST ALLIS	CENTRAL BANK	MILWAUKEE	60,367	4,518	27,850	4,300
WEST ALLIS	TRI CITY NATIONAL BANK OF WEST ALLIS	MILWAUKEE	55,339	4,118	9,500	500
WEST BEND	BANK ONE, WEST BEND	WASHINGTON	122,712	13,069	18,542	0
WEST BEND	M&I FIRST NATIONAL BANK	WASHINGTON	169,614	7,400	57,291	7,791
WEST SALEM	UNION STATE BANK OF WEST SALEM	LA CROSSE	20,196	1,047	3,963	1,390
WESTBY	WESTBY-COON VALLEY STATE BANK	VERNON	54,009	1,381	17,721	2,900
WESTFIELD	M&I BANK OF WESTFIELD	MARQUETTE	24,206	685	8,397	506
WHITEHALL	JOHN O. MELBY & CO. BANK	TREMPEALEAU	35,059	2,066	14,801	1,905
WHITEWATER	COMMERCIAL BANK	WALWORTH	46,882	4,165	15,639	2,750
WHITEWATER	FIRST CITIZENS STATE BANK	WALWORTH	63,099	5,095	12,373	5,000
WINTER	CHIPPEWA VALLEY BANK	SAWYER	18,870	2,145	2,738	645
WISCONSIN DELLS	BANK OF WISCONSIN DELLS	COLUMBIA	99,860	11,601	18,347	6,848
WISCONSIN RAPIDS	COMMUNITY STATE BANK	WOOD	36,082	1,771	14,106	2,038

TOTAL LOANS	LOAN RESERVE	NET LOANS	FIXED ASSETS	OTHER ASSETS	TOTAL DEPOSITS	OTHER LIABILITIES	DEBENTURES	EQUITY CAPITAL	NET INCOME
49,080	540	48,540	1,317	1,183	73,441	3,317	0	6,121	100
14,633	153	14,480	294	352	19,010	154	0	1,854	259
7,112	59	7,053	102	331	11,294	248	0	890	80
44,157	257	43,900	1,199	1,327	68,837	781	0	6,261	664
18,836	230	18,606	191	651	29,181	933	0	2,337	486
27,779	217	27,562	1,043	512	33,292	291	0	2,855	330
5,704	181	5,523	84	117	9,051	108	0	946	73
17,764	336	17,428	87	674	27,199	191	0	2,255	273
44,661	652	44,009	1,243	1,120	63,433	3,012	0	4,093	735
42,899	499	42,400	1,251	1,261	58,376	789	0	4,878	614
16,595	188	16,407	76	263	22,448	477	1,000	2,557	333
32,605	279	32,326	1,781	858	48,229	450	0	5,826	481
18,632	427	18,205	356	1,180	34,858	440	0	4,208	422
28,909	236	28,673	497	711	40,761	312	0	4,571	564
9,453	207	9,246	152	408	13,545	104	0	1,160	106
6,488	50	6,438	109	167	10,193	182	0	2,069	169
40,449	402	40,047	1,054	1,484	58,316	2,574	0	7,112	1,005
26,521	371	26,150	486	880	30,808	5,111	0	2,866	368
19,339	150	19,189	530	662	27,883	441	0	3,696	307
37,699	1,015	36,684	1,210	908	52,134	724	0	6,924	744
35,089	618	34,471	895	925	52,413	487	0	4,665	623
43,354	434	42,920	2,488	1,123	57,667	1,087	0	5,820	693
40,058	541	39,517	1,843	679	56,043	689	0	3,555	378
191,449	1,507	189,942	3,696	3,745	218,963	10,404	0	21,630	2,885
7,792	111	7,681	99	252	15,172	269	0	2,223	257
21,585	261	21,324	300	1,440	28,159	908	0	2,757	252
68,796	376	68,420	1,089	1,406	79,993	985	0	6,709	1,006
36,255	325	35,930	618	1,034	53,692	2,100	0	6,427	809
28,692	530	28,162	282	691	47,854	499	0	3,503	440
31,589	301	31,288	674	870	45,075	805	0	5,640	732
32,299	575	31,724	1,392	641	44,061	872	57	3,480	294
37,394	621	36,773	1,143	2,040	54,163	1,963	0	5,259	276
46,868	712	46,156	1,735	1,004	73,461	6,068	0	4,537	604
21,185	236	20,949	309	549	26,645	861	0	1,881	306
205,444	1,943	203,501	8,591	4,817	236,858	22,433	0	20,038	3,107
64,110	593	63,517	1,251	1,408	90,981	2,268	0	10,102	1,472
47,681	632	47,049	1,011	983	73,838	879	0	7,594	872
69,644	950	68,694	1,012	1,586	104,486	1,089	0	7,081	1,801
21,994	252	21,742	1,304	653	55,049	631	0	4,687	437
37,209	385	36,824	3,699	698	50,114	1,094	0	4,131	614
88,198	972	87,226	1,549	2,326	105,589	8,245	0	8,878	1,534
92,652	983	91,669	2,679	2,784	147,824	6,637	0	15,153	2,907
13,330	139	13,191	259	346	18,031	263	0	1,902	164
31,064	375	30,689	427	891	46,232	541	0	7,236	721
13,812	178	13,634	442	542	22,092	199	0	1,915	288
15,791	361	15,430	239	618	31,215	314	0	3,530	342
23,366	172	23,194	510	624	41,556	1,209	0	4,117	373
39,645	500	39,145	503	983	56,398	887	50	5,764	762
13,062	151	12,911	101	330	17,161	189	0	1,520	284
60,067	598	59,469	1,155	2,440	89,628	1,636	0	8,596	1,292
17,382	277	17,105	512	550	32,067	554	0	3,461	373

CITY	BANK	COUNTY	TOTAL FOOTINGS	CASH & BALANCES	SECURITIES	FED FUNDS & REPOS
WISCONSIN RAPIDS	FIRST NAT. BANK OF WISCONSIN RAPIDS	WOOD	145,597	4,950	79,224	6,200
WISCONSIN RAPIDS	WOOD COUNTY NATIONAL BANK	WOOD	141,565	17,513	29,888	10,260
WISCONSIN RAPIDS	WOOD COUNTY TRUST COMPANY	WOOD	1,110	157	819	0
WITHEE	STATE BANK OF WITHEE	CLARK	17,390	662	5,036	140
WITTENBERG	F&M BANK	SHAWANO	54,311	3,496	9,952	3,500
WONEWOC	STATE BANK OF WONEWOC	JUNEAU	19,515	638	11,746	400
WOODFORD	WOODFORD STATE BANK	LAFAYETTE	19,796	1,734	7,737	478
WOODRUFF	LAKELAND STATE BANK	ONEIDA	72,072	2,913	17,387	0
WOODVILLE	CITIZENS STATE BANK	ST CROIX	18,837	2,863	5,445	1,375

TOTAL LOANS	LOAN RESERVE	NET LOANS	FIXED ASSETS	OTHER ASSETS	TOTAL DEPOSITS	OTHER LIABILITIES	DEBENTURES	EQUITY CAPITAL	NET INCOME
51,175	746	50,429	1,198	3,596	132,651	1,940	0	11,006	1,125
80,209	914	79,295	1,890	2,719	120,724	6,211	0	14,630	2,392
0	0	0	25	109	0	60	0	1,050	50
11,130	195	10,935	208	409	15,937	231	0	1,222	208
36,414	465	35,949	620	794	48,339	893	0	5,079	646
6,337	121	6,216	89	426	16,661	233	0	2,621	166
9,395	94	9,301	307	239	18,131	172	0	1,493	210
48,848	434	48,414	2,304	1,054	64,738	1,471	0	5,863	370
8,731	161	8,570	167	417	17,344	118	0	1,375	225

REPORT OF CONDITION
STATE CHARTERED BANKS IN WISCONSIN

	DECEMBER 31, 1987 AMOUNT	PERCENT	DECEMBER 31, 1988 AMOUNT	PERCENT	DECEMBER 31, 1989 AMOUNT	PERCENT	1987-1988 % CHANGE	1988-1989 % CHANGE
Number of Banks	443		416		408		-6.1%	-1.9%
Cash & Balances	2,111,212	8.7%	2,047,366	8.0%	1,927,869	7.4%	-3.0%	-5.8%
Securities	6,688,855	27.4%	6,791,694	26.6%	6,213,693	23.9%	1.5%	-8.5%
Fed Funds & Resale Agreements	1,003,243	4.1%	826,308	3.2%	1,256,385	4.8%	-17.6%	52.0%
Total Loans	13,904,926	57.1%	15,097,617	59.0%	15,905,169	61.1%	8.6%	5.3%
Loan Loss Reserve	166,402	0.7%	180,980	0.7%	202,258	0.8%	8.8%	11.8%
Net Loans	13,738,524	56.4%	14,916,637	58.3%	15,702,911	60.4%	8.6%	5.3%
Trading Accounts	10,451	0.0%	120,953	0.5%	16,990	0.1%	1057.3%	-86.0%
Fixed Assets	384,389	1.6%	393,051	1.5%	397,930	1.5%	2.3%	1.2%
Other Real Estate	71,754	0.3%	60,096	0.2%	51,343	0.2%	-16.2%	-14.6%
Unconsolidated Subsidiaries	5,812	0.0%	7,700	0.0%	8,478	0.0%	32.5%	10.1%
Acceptances	2,935	0.0%	5,200	0.0%	4,082	0.0%	77.2%	-21.5%
Other Assets	354,680	1.5%	408,233	1.6%	439,049	1.7%	15.1%	7.5%
TOTAL ASSETS	24,371,855	100.0%	25,577,238	100.0%	26,018,730	100.0%	4.9%	1.7%
Total Deposits	21,176,793	86.9%	21,934,853	85.8%	22,331,611	85.8%	3.6%	1.8%
Noninterest Deposits	3,655,955	15.0%	3,674,199	14.4%	3,578,525	13.8%	0.5%	-2.6%
Interest Deposits	17,520,838	71.9%	18,260,654	71.4%	18,753,086	72.1%	4.2%	2.7%
Fed Funds & Repo Agreements	786,634	3.2%	950,093	3.7%	1,060,012	4.1%	20.8%	11.6%
U.S. Demand Notes	85,649	0.4%	98,607	0.4%	106,939	0.4%	15.1%	8.4%
Other Borrowed Funds	24,789	0.1%	97,958	0.4%	22,809	0.1%	295.2%	-76.7%
Mortgages & Capitalized Leases	18,842	0.1%	7,776	0.0%	12,134	0.0%	-58.7%	56.0%
Acceptances	2,935	0.0%	5,200	0.0%	4,082	0.0%	77.2%	-21.5%
Limited Life Preferred Stock	50	0.0%	50	0.0%	50	0.0%	0.0%	0.0%
Other Liabilities	264,343	1.1%	359,884	1.4%	328,388	1.3%	36.1%	-8.8%
Total Liabilities	22,360,035	91.7%	23,454,421	91.7%	23,866,025	91.7%	4.9%	1.8%
Subordinated Notes & Debentures	19,980	0.1%	22,036	0.1%	15,197	0.1%	10.3%	-31.0%
Preferred Stock	1,657	0.0%	1,656	0.0%	3,439	0.0%	-0.1%	107.7%
Common Stock	245,598	1.0%	247,000	1.0%	249,373	1.0%	0.6%	1.0%
Surplus	1,101,015	4.5%	1,167,629	4.6%	1,194,952	4.6%	6.1%	2.3%
Undivided Profits & Reserves	643,570	2.6%	684,496	2.7%	689,744	2.7%	6.4%	0.8%
Equity Capital & Debentures	2,011,820	8.3%	2,122,817	8.3%	2,152,705	8.3%	5.5%	1.4%
TOTAL LIABILITIES & CAPITAL	24,371,855	100.0%	25,577,238	100.0%	26,018,730	100.0%	4.9%	1.7%
Percentage of:								
Equity Capital & Debentures to:								
Total Deposits		9.5%		9.7%		9.6%		
Total Assets		8.3%		8.3%		8.3%		
Primary Capital to:								
Total Deposits		10.3%		10.5%		10.5%		
Gross Assets		8.9%		8.9%		9.0%		
Net Loans to:								
Total Deposits		64.9%		68.0%		70.3%		
Total Assets		56.4%		58.3%		60.4%		
Loan Loss Reserve to:								
Total Loans		1.20%		1.20%		1.27%		

REPORT OF CONDITION
NATIONALLY CHARTERED BANKS IN WISCONSIN

	DECEMBER 31, 1987 AMOUNT	PERCENT	DECEMBER 31, 1988 AMOUNT	PERCENT	DECEMBER 31, 1989 AMOUNT	PERCENT	1987-1988 % CHANGE	1988-1989 % CHANGE
Number of Banks	111		114		111		2.7%	-2.6%
Cash & Balances	1,839,656	11.3%	1,826,021	10.7%	1,770,234	9.3%	-0.7%	-3.1%
Securities	3,329,078	20.4%	3,288,625	19.2%	3,646,407	19.2%	-1.2%	10.9%
Fed Funds & Resale Agreements	534,299	3.3%	601,120	3.5%	713,461	3.8%	12.5%	18.7%
Total Loans	10,078,413	61.8%	10,788,853	63.1%	12,200,164	64.3%	7.0%	13.1%
Loan Loss Reserve	236,256	1.4%	149,542	0.9%	172,289	0.9%	-36.7%	15.2%
Net Loans	9,842,157	60.3%	10,639,311	62.3%	12,027,875	63.4%	8.1%	13.1%
Trading Accounts	127,507	0.8%	99,878	0.6%	68,562	0.4%	-21.7%	-31.4%
Fixed Assets	306,433	1.9%	256,862	1.5%	277,697	1.5%	-16.2%	8.1%
Other Real Estate	36,891	0.2%	31,933	0.2%	51,647	0.3%	-13.4%	61.7%
Unconsolidated Subsidiaries	2,410	0.0%	1,075	0.0%	2,382	0.0%	-55.4%	121.6%
Acceptances	52,699	0.3%	44,727	0.3%	51,528	0.3%	-15.1%	15.2%
Other Assets	249,691	1.5%	298,027	1.7%	356,753	1.9%	19.4%	19.7%
TOTAL ASSETS	16,320,821	100.0%	17,087,579	100.0%	18,966,546	100.0%	4.7%	11.0%
Total Deposits	13,385,323	82.0%	13,672,603	80.0%	15,260,793	80.5%	2.1%	11.6%
Noninterest Deposits	3,076,178	18.8%	2,959,700	17.3%	3,235,675	17.1%	-3.8%	9.3%
Interest Deposits	10,309,145	63.2%	10,712,903	62.7%	12,025,118	63.4%	3.9%	12.2%
Fed Funds & Repo Agreements	1,404,552	8.6%	1,658,723	9.7%	1,705,893	9.0%	18.1%	2.8%
U.S. Demand Notes	143,658	0.9%	127,549	0.7%	136,746	0.7%	-11.2%	7.2%
Other Borrowed Funds	41,329	0.3%	34,648	0.2%	34,181	0.2%	-16.2%	-1.3%
Mortgages & Capitalized Leases	11,364	0.1%	10,901	0.1%	10,511	0.1%	-4.1%	-3.6%
Acceptances	52,699	0.3%	44,727	0.3%	51,528	0.3%	-15.1%	15.2%
Limited Life Preferred Stock	0	0.0%	0	0.0%	0	0.0%	0.0%	0.0%
Other Liabilities	190,430	1.2%	280,149	1.6%	342,454	1.8%	47.1%	22.2%
Total Liabilities	15,229,355	93.3%	15,829,300	92.6%	17,542,106	92.5%	3.9%	10.8%
Subordinated Notes & Debentures	16,474	0.1%	25,817	0.2%	45,672	0.2%	56.7%	76.9%
Preferred Stock	0	0.0%	0	0.0%	502	0.0%	0.0%	0.0%
Common Stock	169,992	1.0%	172,780	1.0%	182,712	1.0%	1.6%	5.7%
Surplus	334,831	2.1%	350,406	2.1%	414,951	2.2%	4.7%	18.4%
Undivided Profits & Reserves	570,169	3.5%	709,276	4.2%	780,603	4.1%	24.4%	10.1%
Equity Capital & Debentures	1,091,466	6.7%	1,258,279	7.4%	1,424,440	7.5%	15.3%	13.2%
TOTAL LIABILITIES & CAPITAL	16,320,821	100.0%	17,087,579	100.0%	18,966,546	100.0%	4.7%	11.0%
Percentage of:								
Equity Capital & Debentures to:								
Total Deposits		8.2%		9.2%		9.3%		
Total Assets		6.7%		7.4%		7.5%		
Primary Capital to:								
Total Deposits		9.9%		10.3%		10.5%		
Gross Assets		8.0%		8.2%		8.3%		
Net Loans to:								
Total Deposits		73.5%		77.8%		78.8%		
Total Assets		60.3%		62.3%		63.4%		
Loan Loss Reserve to:								
Total Loans		2.34%		1.39%		1.41%		

REPORT OF CONDITION
ALL WISCONSIN BANKS

	DECEMBER 31, 1987 AMOUNT	PERCENT	DECEMBER 31, 1988 AMOUNT	PERCENT	DECEMBER 31, 1989 AMOUNT	PERCENT	1987-1988 % CHANGE	1988-1989 % CHANGE
Number of Banks	554		530		519		-4.3%	-2.1%
Cash & Balances	3,950,868	9.7%	3,873,387	9.1%	3,698,103	8.2%	-2.0%	-4.5%
Securities	10,017,933	24.6%	10,080,319	23.6%	9,860,100	21.9%	0.6%	-2.2%
Fed Funds & Resale Agreements	1,537,542	3.8%	1,427,428	3.3%	1,969,846	4.4%	-7.2%	38.0%
Total Loans	23,983,339	58.9%	25,886,470	60.7%	28,105,333	62.5%	7.9%	8.6%
Loan Loss Reserve	402,658	1.0%	330,522	0.8%	374,547	0.8%	-17.9%	13.3%
Net Loans	23,580,681	57.9%	25,555,948	59.9%	27,730,786	61.6%	8.4%	8.5%
Trading Accounts	137,958	0.3%	220,831	0.5%	85,552	0.2%	60.1%	-61.3%
Fixed Assets	690,822	1.7%	649,913	1.5%	675,627	1.5%	-5.9%	4.0%
Other Real Estate	108,645	0.3%	92,029	0.2%	102,990	0.2%	-15.3%	11.9%
Unconsolidated Subsidiaries	8,222	0.0%	8,775	0.0%	10,860	0.0%	6.7%	23.8%
Acceptances	55,634	0.1%	49,927	0.1%	55,610	0.1%	-10.3%	11.4%
Other Assets	604,371	1.5%	706,260	1.7%	795,802	1.8%	16.9%	12.7%
TOTAL ASSETS	40,692,676	100.0%	42,664,817	100.0%	44,985,276	100.0%	4.8%	5.4%
Total Deposits	34,562,116	84.9%	35,607,456	83.5%	37,592,404	83.6%	3.0%	5.6%
Noninterest Deposits	6,732,133	16.5%	6,633,899	15.5%	6,814,200	15.1%	-1.5%	2.7%
Interest Deposits	27,829,983	68.4%	28,973,557	67.9%	30,778,204	68.4%	4.1%	6.2%
Fed Funds & Repo Agreements	2,191,186	5.4%	2,608,816	6.1%	2,765,905	6.1%	19.1%	6.0%
U.S. Demand Notes	229,307	0.6%	226,156	0.5%	243,685	0.5%	-1.4%	7.8%
Other Borrowed Funds	66,118	0.2%	132,606	0.3%	56,990	0.1%	100.6%	-57.0%
Mortgages & Capitalized Leases	30,206	0.1%	18,677	0.0%	22,645	0.1%	-38.2%	21.2%
Acceptances	55,634	0.1%	49,927	0.1%	55,610	0.1%	-10.3%	11.4%
Limited Life Preferred Stock	50	0.0%	50	0.0%	50	0.0%	0.0%	0.0%
Other Liabilities	454,773	1.1%	640,033	1.5%	670,842	1.5%	40.7%	4.8%
Total Liabilities	37,589,390	92.4%	39,283,721	92.1%	41,408,131	92.0%	4.5%	5.4%
Subordinated Notes & Debentures	36,454	0.1%	47,853	0.1%	60,869	0.1%	31.3%	27.2%
Preferred Stock	1,657	0.0%	1,656	0.0%	3,941	0.0%	-0.1%	138.0%
Common Stock	415,590	1.0%	419,780	1.0%	432,085	1.0%	1.0%	2.9%
Surplus	1,435,846	3.5%	1,518,035	3.6%	1,609,903	3.6%	5.7%	6.1%
Undivided Profits & Reserves	1,213,739	3.0%	1,393,772	3.3%	1,470,347	3.3%	14.8%	5.5%
Equity Capital & Debentures	3,103,286	7.6%	3,381,096	7.9%	3,577,145	8.0%	9.0%	5.8%
TOTAL LIABILITIES & CAPITAL	40,692,676	100.0%	42,664,817	100.0%	44,98[illegible]276	100.0%	4.8%	5.4%
Percentage of:								
Equity Capital & Debentures to:								
Total Deposits		9.0%		9.5%		9.5%		
Total Assets		7.6%		7.9%		8.0%		
Primary Capital to:								
Total Deposits		10.1%		10.4%		10.5%		
Gross Assets		8.5%		8.6%		8.7%		
Net Loans to:								
Total Deposits		68.2%		71.8%		73.8%		
Total Assets		57.9%		59.9%		61.6%		
Loan Loss Reserve to:								
Total Loans		1.68%		1.28%		.33%		

REPORT OF INCOME
STATE CHARTERED BANKS IN WISCONSIN

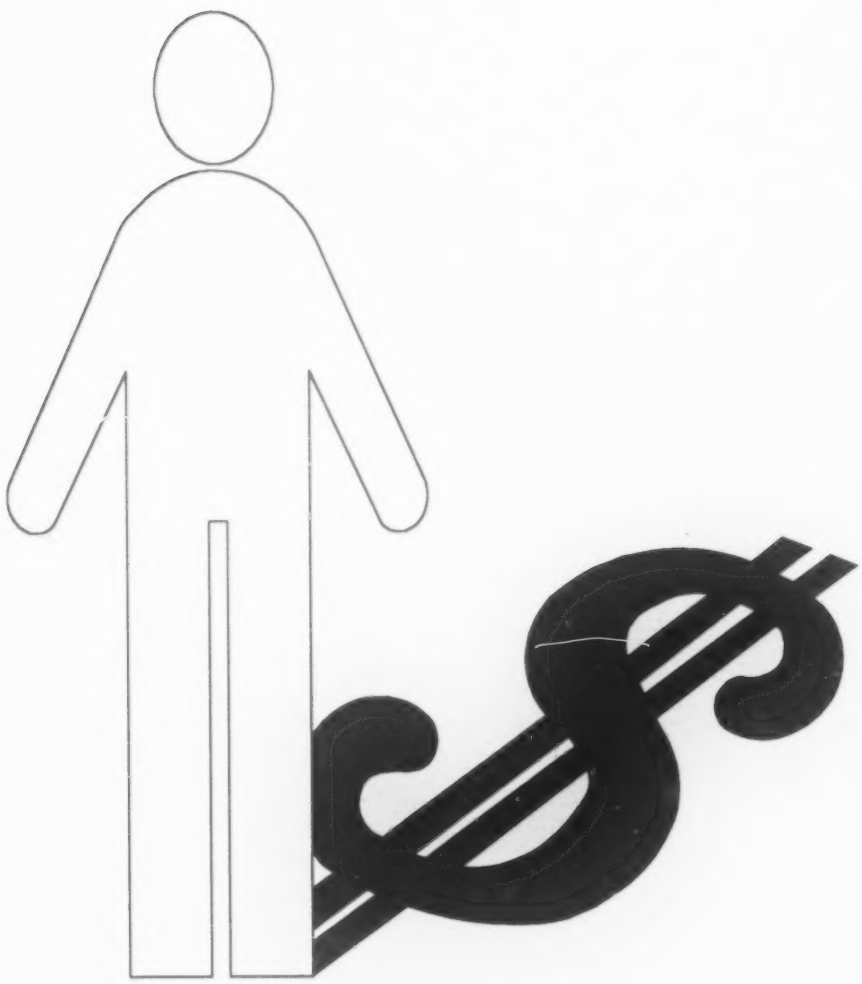
	12/31/87	12/31/88	12/31/89	1987-1988 % CHANGE	1988-1989 % CHANGE
Small Bank Total Interest	142,337	129,709	133,779	-8.9%	3.1%
Real Estate Loan Interest	540,004	602,573	673,146	11.6%	11.7%
Installment Loan Interest	154,392	162,763	187,178	5.4%	15.0%
Credit Card Interest	20,765	27,092	37,906	30.5%	39.9%
Commercial Loan Interest	495,246	556,724	626,064	12.4%	12.5%
Lease Income	2,460	2,756	3,666	12.0%	33.0%
Depository Interest	35,929	40,815	33,002	13.6%	-19.1%
Securities Interest	534,368	516,424	525,066	-3.4%	1.7%
Trading Account Interest	1,198	631	1,069	-47.3%	69.4%
Fed Fund & Resale Interest	73,654	78,351	87,934	6.4%	12.2%
Total Interest Income	2,000,353	2,117,838	2,308,810	5.9%	9.0%
Interest on Deposits	1,040,231	1,104,257	1,228,458	6.2%	11.2%
Fed Fund & Repo Interest	62,844	68,391	100,472	8.8%	46.9%
U.S. Demand Interest	8,876	7,076	12,863	-20.3%	81.8%
Mortgage & Lease Interest	1,886	1,798	1,288	-4.7%	-28.4%
Subordinated Notes & Debenture Interest	1,945	1,521	1,469	-21.8%	-3.4%
Total Interest Expense	1,115,782	1,183,043	1,344,550	6.0%	13.7%
Net Interest Income	884,571	934,795	964,260	5.7%	3.2%
Loan Loss Provision	62,406	51,721	64,329	-17.1%	24.4%
Deposit Service Charges	68,003	77,025	83,574	13.3%	8.5%
Other Noninterest Income	166,822	174,253	188,953	4.5%	8.4%
Total Noninterest Income	234,825	251,278	272,527	7.0%	8.5%
Securities Gains (Losses)	2,570	161	(10,648)	-93.7%	-6713.7%
Salaries & Benefits	360,178	365,705	382,651	1.5%	4.6%
Fixed Asset Expense	99,935	103,350	103,901	3.4%	0.5%
Other Noninterest Expense	296,842	309,184	316,103	4.2%	2.2%
Total Noninterest Expense	756,955	778,239	802,655	2.8%	3.1%
Income Before Tax & Extraordinary Items	302,605	356,274	359,155	17.7%	0.8%
Applicable Income Taxes	74,182	93,098	102,819	25.5%	10.4%
Income Before Extraordinary Items	228,423	263,176	256,336	15.2%	-2.6%
Net Extraordinary Items	1,100	1,528	1,178	38.9%	-22.9%
Net Income	229,523	264,704	257,514	15.3%	-2.7%
Dividends	129,737	152,690	153,771	17.7%	0.7%
Percentage of:					
Net Income to:					
Equity Capital	11.41%	12.47%	11.96%		
Total Assets	0.94%	1.03%	0.99%		
Dividends to:					
Equity Capital	6.45%	7.19%	7.14%		
Net Income	56.52%	57.68%	59.71%		

REPORT OF INCOME
NATIONALLY CHARTERED BANKS IN WISCONSIN

	12/31/87	12/31/88	12/31/89	1987-1988 % CHANGE	1988-1989 % CHANGE
Small Bank Total Interest	25,832	19,092	17,237	-26.1%	-9.7%
Real Estate Loan Interest	312,123	346,623	448,002	11.1%	29.2%
Installment Loan Interest	103,922	110,442	140,920	6.3%	27.6%
Credit Card Interest	72,737	81,659	96,339	12.3%	18.0%
Commercial Loan Interest	457,500	500,095	605,793	9.3%	21.1%
Lease Income	12,795	12,952	16,402	1.2%	26.6%
Depository Interest	20,528	26,043	16,921	26.9%	-35.0%
Securities Interest	255,313	258,066	297,607	1.1%	15.3%
Trading Account Interest	8,097	8,853	6,837	9.3%	-22.8%
Fed Fund & Resale Interest	41,423	51,104	60,387	23.4%	18.2%
Total Interest Income	1,310,270	1,414,929	1,706,445	8.0%	20.6%
Interest on Deposits	621,2[illegible]	656,045	817,910	5.6%	24.7%
Fed Fund & Repo Interest	98,713	115,645	154,888	17.2%	33.9%
U.S. Demand Interest	10,417	8,967	10,523	-13.9%	17.4%
Mortgage & Lease Interest	1,158	1,155	1,113	-0.3%	-3.6%
Subordinated Notes & Debenture Interest	740	1,469	4,344	98.5%	195.7%
Total Interest Expense	732,286	783,281	988,778	7.0%	26.2%
Net Interest Income	577,984	631,648	717,667	9.3%	13.6%
Loan Loss Provision	208,473	51,689	63,995	-75.2%	23.8%
Deposit Service Charges	50,298	57,199	63,452	13.7%	10.9%
Other Noninterest Income	184,029	276,705	233,552	50.4%	-15.6%
Total Noninterest Income	234,327	333,904	297,004	42.5%	-11.1%
Securities Gains (Losses)	337	(1,900)	1,421	-663.8%	-174.8%
Salaries & Benefits	273,304	281,235	301,677	2.9%	7.3%
Fixed Asset Expense	70,997	84,006	86,155	18.3%	2.6%
Other Noninterest Expense	210,975	226,216	253,633	7.2%	12.1%
Total Noninterest Expense	555,276	591,457	641,465	6.5%	8.5%
Income Before Tax & Extraordinary Items	48,899	320,506	310,632	555.4%	-3.1%
Applicable Income Taxes	15,047	93,021	87,529	518.2%	-5.9%
Income Before Extraordinary Items	33,852	227,485	223,103	572.0%	-1.9%
Net Extraordinary Items	2,567	23,822	2,427	828.0%	-89.8%
Net Income	36,419	251,307	225,530	590.0%	-10.3%
Dividends	75,621	101,835	162,185	34.7%	59.3%
Percentage of:					
Net Income to:					
Equity Capital	3.34%	19.97%	15.83%		
Total Assets	0.22%	1.47%	1.19%		
Dividends to:					
Equity Capital	6.93%	8.09%	11.39%		
Net Income	207.64%	40.52%	71.91%		

REPORT OF INCOME
ALL WISCONSIN BANKS

	12/31/87	12/31/88	12/31/89	1987-1988 % CHANGE	1988-1989 % CHANGE
Small Bank Total Interest	168,169	148,801	151,016	-11.5%	1.5%
Real Estate Loan Interest	852,127	949,196	1,121,148	11.4%	18.1%
Installment Loan Interest	258,314	273,205	328,098	5.8%	20.1%
Credit Card Interest	93,502	108,751	134,245	16.3%	23.4%
Commercial Loan Interest	952,746	1,056,819	1,231,857	10.9%	16.6%
Lease Income	15,255	15,708	20,068	3.0%	27.8%
Depository Interest	56,457	66,858	49,923	18.4%	-25.3%
Securities Interest	789,681	774,490	822,673	-1.9%	6.2%
Trading Account Interest	9,295	9,484	7,906	2.0%	-16.6%
Fed Fund & Resale Interest	115,077	129,455	148,321	12.5%	14.6%
Total Interest Income	3,310,623	3,532,767	4,015,255	6.7%	13.7%
Interest on Deposits	1,661,489	1,760,302	2,046,368	5.9%	16.3%
Fed Fund & Repo Interest	161,557	184,036	255,360	13.9%	38.8%
U.S. Demand Interest	19,293	16,043	23,386	-16.8%	45.8%
Mortgage & Lease Interest	3,044	2,953	2,401	-3.0%	-18.7%
Subordinated Notes & Debenture Interest	2,685	2,990	5,813	11.4%	94.4%
Total Interest Expense	1,848,068	1,966,324	2,333,328	6.4%	18.7%
Net Interest Income	1,462,555	1,566,443	1,681,927	7.1%	7.4%
Loan Loss Provision	270,879	103,410	128,324	-61.8%	24.1%
Deposit Service Charges	118,301	134,224	147,026	13.5%	9.5%
Other Noninterest Income	350,851	450,958	422,505	28.5%	-6.3%
Total Noninterest Income	469,152	585,182	569,531	24.7%	-2.7%
Securities Gains (Losses)	2,907	(1,739)	(9,227)	-159.8%	430.6%
Salaries & Benefits	633,482	646,940	684,328	2.1%	5.8%
Fixed Asset Expense	170,932	187,356	190,056	9.6%	1.4%
Other Noninterest Expense	507,817	535,400	569,736	5.4%	6.4%
Total Noninterest Expense	1,312,231	1,369,696	1,444,120	4.4%	5.4%
Income Before Tax & Extraordinary Items	351,504	676,780	669,787	92.5%	-1.0%
Applicable Income Taxes	89,229	186,119	190,348	108.6%	2.3%
Income Before Extraordinary Items	262,275	490,661	479,439	87.1%	-2.3%
Net Extraordinary Items	3,667	25,350	3,605	591.3%	-85.8%
Net Income	265,942	516,011	483,044	94.0%	-6.4%
Dividends	205,358	254,525	315,956	23.9%	24.1%
Percentage of:					
Net Income to:					
Equity Capital	8.57%	15.26%	13.50%		
Total Assets	0.65%	1.21%	1.07%		
Dividends to:					
Equity Capital	6.62%	7.53%	8.83%		
Net Income	77.22%	49.33%	65.41%		



CONSUMER CREDIT DIVISION

Howard D. Quimby
Administrator

CONSUMER CREDIT DIVISION

PUBLIC INFORMATION

In 1989, Division personnel have continued the public information program of the Wisconsin Consumer Act ("Act") with distribution of literature, communication with the media on important issues, and appearances before several groups.

Representatives of this Division will appear before merchant or consumer groups interested in consumer protections provided by the Act, to explain procedures necessary to comply with its provisions. A member of the Consumer Credit Division will be made available to talk before any group of reasonable size in response to a written request.

Brochures currently available from the Office of Commissioner of Banking include:

The Wisconsin Consumer Act, which outlines the main provisions of the Act.

Shopping For Your Money, which explains how to use credit disclosure terms to compare various credit plans.

The Rule of 78's, which explains how to calculate the rebate of finance charges owed to a customer who prepays a precomputed credit transaction.

Collection Calls-Consumer Tips-Prohibited Practices, which outlines legal and illegal collection practices and gives points to remember when discussing a debt with a creditor or collection agency.

REVIEW OF FORMS

The Wisconsin Consumer Act requires numerous, specific disclosures. The Act provides that if a merchant submits forms to this Office for review, it is afforded a certain level of protection as a result. To assist industries involved, the Consumer Credit Division has reviewed various forms including disclosure statements, promissory notes, retail installment contracts, guarantees and other forms commonly used under the Act in consumer credit transactions. This review is intended to assure compliance and a degree of standardization. The goal of standardization promotes greater familiarity among consumers and results in contracts which are more easily understood.

Many banks, loan companies, trade associations and individual retailers which have submitted forms during previous years find it necessary to revise or supplement their current forms with additional or modified forms.

During this reporting period, 7 banks, 2 savings and loan associations, 5 finance companies and 45 other businesses submitted forms for the first time. A total of 1,234 business and trade associations have submitted forms for approval since the Wisconsin Consumer Act was enacted in 1973.

ENFORCEMENT PROCEDURES

Enforcement of the Wisconsin Consumer Act is accomplished primarily through regular examinations of various financial and credit institutions, by review of forms in use, and through follow-up on individual complaints and inquiries.

Complaints are received directly from consumers and on referral from other state agencies such as the Wisconsin Departments of Justice, Transportation, and Agriculture/Trade & Consumer Protection.

Additionally, evidence of an unauthorized practice by a particular merchant is sometimes brought to our attention by another merchant in the trade, by Better Business Bureaus and by consumer groups.

During 1989, the Consumer Credit Division received 1,099 written complaints and/or inquiries involving both Consumer Act and non Consumer Act finance and credit transactions. The division also received countless phone calls from Wisconsin consumers.

If the complaint indicates a series of similar violations, the merchant will be requested to meet with the administrator of the Consumer Credit Division or an examiner will be directed to visit the merchant's place of business. The merchant's records will be reviewed to determine the number of violations and the amount of overcharges assessed by the merchant, if any.

Our goal is to achieve on site resolution, but should the merchant refuse to permit such an examination at the place of business or to appear before the administrator, the Commissioner of Banking may issue a subpoena requiring the merchant to appear or produce the necessary documents to make the examination. Where a single violation has occurred, the Consumer Credit Division will attempt to achieve a resolution to the complaint satisfactory to the consumer.

Routine examinations of licensees and state chartered banks are conducted to determine compliance with the Consumer Act as well as with the various statutes under which the licenses are issued. Where violations are found, immediate adjustments are requested providing restitution to the consumer. If the violations or irregularities noted are believed to have been willfully or knowingly committed, the Commissioner of Banking may take action to suspend or revoke the license or seek civil forfeitures under the Act.

NEW LEGISLATION

The Consumer Credit Division is drafting legislation in three main areas for the 1991 session in order to further protect consumers.

Legislation will be introduced to:

Regulate auto brokering, in which a fee is charged to arrange a transaction between two parties for sale of a used vehicle. Such a transaction almost always violates the original lease or sales contract with the financial institution or motor vehicle sales finance company.

Address the proliferation of credit service organizations, commonly known as credit repair businesses. The bill will require both specific disclosures to consumers and liberal notice of cancellation.

Upgrade and update the licensing and reporting requirements of our various licensees. This omnibus bill will also clarify the various laws we administer.

Legislative attention is also being considered regarding: 1) Motor vehicle extended warranty contracts, and 2) Interest rates being assessed by insurance premium finance companies.

COMPLETED CASES

State v. American Adventure, Inc.

The Office, in conjunction with the Wisconsin Department of Justice, obtained a consent order in September 1989, against American Adventure, Inc., a Delaware corporation which owns a resort at Wisconsin Dells.

The defendant had closed the Wisconsin Dells resort and six other resorts around the country. After the closings, the company continued to demand payment of annual dues from its 843 Wisconsin members. Furthermore, installment contract obligations were demanded from 170 members. These practices violated various sections of the Wisconsin Consumer Act.

Under the order, American Adventure refunded payments received after it was closed. More than $35,000.00 was refunded to members who elected to cancel their memberships and receive a refund. If the resort is reopened, members can reinstate their memberships without penalty. The Order prohibits American Adventure from:

1. Representing that it will begin legal action or report adverse information to credit reporting agencies;
2. Misrepresent that there is a resale market for American Adventure memberships.

This is the second action by the state against American Adventure. In 1986, the company entered into a consent judgment with the state requiring $50,000.00 in civil forfeitures and restitution to members who filed complaints. Since that time, the firm was taken into involuntary bankruptcy by its creditors and reorganized. The current American Adventure, Inc. is the new company that was formed during the bankruptcy.

State v. Energy Exteriors, Ltd., Ronald Coppi, John Crews and Aluminum Distributors, Inc.

This action, filed in St. Croix County Circuit Court, resulted in a consent judgment against two Des Moines, Iowa home improvement firms and one of their officers.

Consent judgments were entered against Aluminum Distributors, Inc. and Energy Exteriors, Ltd. of Des Moines, Iowa. As part of the judgment, Aluminum Distributors was required to pay a civil penalty of $1,725.00 and Energy Exteriors was required to pay a total of $11,500.00 in civil penalties and forfeitures. The two firms were also enjoined from engaging in various violations of Chapter 422 of the Wisconsin Consumer Act directly or indirectly through their employees, representatives or agents, specifically:

1. Using more than a single instrument to evidence the customer's obligation to pay the total of payments;
2. Asking the customer to sign an instrument used to evidence the customer's obligation to pay the total of payments which does not disclose the date on which it was actually signed by the customer;
3. Requesting the customer to sign a writing evidencing a consumer credit transaction which is not completed as to all essential provisions including the date prior to signing;

4. Failing to furnish the customer in consumer credit transactions with an exact copy of the instrument, document agreement or contract which is signed by the customer evidencing the customer's obligation;
5. Failing to provide notice of right to cancel; and
6. Failing to provide federal Truth in Lending disclosures.

A consent order was entered against Ronald Coppi of Johnston, Iowa, former President of Energy Exteriors. The consent order requires Coppi to pay the state a civil forfeiture of $1,725.00 and restitution of $4,000.00. Coppi also agreed not to sell home improvement contracts in Wisconsin or act as an officer, director or principal of any business selling home improvements in Wisconsin in the future.

In The Matter of Collections, Inc.

The Office entered into a special order with the respondent collection agency located in Waukesha, Wisconsin.

As part of the special order, the respondent agreed to follow various documenting procedures required of collection agencies to remit funds due to all claimants or forwarders as required by the Wisconsin Administrative Code, and to operate its trust account in compliance with the Wisconsin Administrative Code.

As part of the special order, the respondent's license to operate its collection agency was suspended for a period of 3 days during July, 1989.

PENDING CASES

State v. Silver Spring Nissan, Inc. and Robert Brown

In September, 1989 the Office filed an action along with the Wisconsin Department of Justice against a Glendale, Wisconsin car dealership and its president, charging them with violations of the Wisconsin Consumer Act, false advertising and unconscionable sales practices.

The defendants were charged with using conditional delivery agreements whereby customers are allowed to drive away with the vehicle even though proper financing has not been obtained.

The defendants were also charged with using side loan agreements whereby the defendants were lending additional money to the consumers who were unable to come up with the full down payment. In addition, the defendants were charged with misrepresenting to prospective customers the purpose of the side loan payments and misrepresenting that financial institutions require credit insurance on the purchase of a new or used vehicle.

The complaint states that the actions of the defendants involved unconscionable conduct involving the use of agreements which require the buyer to waive all legal rights in the event of default.

The State asked for restitution to customers, civil forfeitures and an injunction enjoining the defendants from violating state law.

State v. Wisconsin Consumers Cooperative, Wisconsin Consumer Center, Inc. & David Kupsak

The Office, along with the Wisconsin Department of Justice, filed a lawsuit in September against Wisconsin Consumers Cooperative, a Nashotah discount buyers club, and its president, David Kupsak, charging them with misusing more than $200,000.00 in down payments on merchandise ordered by club members. The lawsuit filed in Waukesha County Circuit Court in Waukesha, also names Wisconsin Consumer Center, Inc. as a defendant and claims the defendants violated the Wisconsin Consumer Act debt collection practices provisions, Wisconsin's false advertising laws as well as its buyers club and cooperative laws.

Wisconsin Consumers Cooperative, which has operated since 1976, is charged with:

1. Misrepresenting that the membership agreements are non-binding;
2. Misrepresenting that debt collection lawsuits would be started if membership fees were not fully paid within 7 days; and
3. Failing to operate as a true cooperative and using cooperative income for profit and personal use.

The State is asking for restitution to its members, civil forfeitures and dissolution of the cooperative.

SUMMARY OF CLOSED COMPLAINTS BY BUSINESS CATEGORY

January 1, 1989 - December 31, 1989

CONSUMER ACT COMPLAINTS	
Agriculture	4
Appliances, TV & Stereo	11
Banks	9
Building & Home Improvement	9
Buyers Clubs, Travel Club	1
Collection Agencies	49
Co-operatives	1
Credit Card Issuers	56
Education/Correspondence Schools	18
Fuel Oil Companies	4
Health Studio	1
Heating, Plumbing & AC	1
Home Furnishings & Furniture	9
Hospital or Health Care Facilities	2
Loan Companies	39
Magazine Subscription Plans	24
Mobile Homes	1
Motor Vehicle Dealers	20
Retail (General)	17
Sales Finance Companies (License Required)	11
Savings & Loan Associations	1
Miscellaneous	11

NON-CONSUMER ACT COMPLAINTS	
Banks	57
Collection Agencies	57
Credit Card Issuers	21
Education/Correspondence Schools	3
Home Furnishings & Furniture	2
Hospital or Health Care Facilities	2
Loan Companies	19
Magazine Subscription Plans	2
Mortgage Banker	1
Motor Vehicle Dealer	8
Record or Book Club	1
Retail (General)	8
Sales Finance Companies (License Required)	2
Savings & Loan Association	1
Miscellaneous	14

TOTAL NON-CONSUMER ACT	
1989	198
1988	152

TOTAL CONSUMER ACT	
1989	299
1988	365

CONSUMER ACT COMPLAINTS - VIOLATION SUMMARY

Charges & Rebates	
Accounting Error	15
Additional Charges, Improper	5
Delinquency Charges, Excessive	3
Finance Charge, Excessive	9
Increase in Interest Rate on Residential Loans	1
Collection Practices	
Character or Reputation, Adverse Comment	1
Criminal Prosecution, Threat of	1
Discussed Account with Third Party	10
Employer, Contact With	1
False Information, Disclosure of	1
Fictitious Rights, Threat to Enforce	5
Harassment	54
Identity of Debtor Disputed	1
Obscene or Threatening Language	2
On-the-Job Contact	11
Consumer Approval Transactions	
Cancellation, Refusal to Honor	18
Downpayment, Not Refunded	4
Notice, Not Provided	7
Credit & Property Insurance	
Cancellation Improper	2
Disclosure Violation	3
Premium Excessive	1
Purchase Required, Credit Ins.	6
Rebate Improper	3
TOTAL	
1989	299
1988	365

Form Requirements	
Failure to Provide Record of Charges	2
No Signed Agreement for Open-End Credit	5
Single Instrument Rule	1
Documents Not Provided	
Contract	1
Disclosure Statement	1
Prohibited Practices	
Security Agreement, Exempt Property	1
Unfair Company Policy or Practice	20
Verbal Misrepresentation	6
Remedies	
Acceleration or Demand for Collateral	3
Miscellaneous Statute	3
Setoff	1
Credit Disclosures	
Inaccurate Credit Report	2
Open End Disclosure Missing	3
Other Disclosures Missing	2
Miscellaneous Violations	
Advertising, Deceptive or Missing Credit Terms	35
Billing Error	37
Electronic Fund Transfer Error	1
Miscellaneous	11

This table summarizes the practices most frequently cited in complaints which were closed during the reporting period. An individual complaint may allege more than one violation. Several of the categories referred to in the table are further explained in the following text.

Prohibited Collection Practices: Complainant referred to collection activity prohibited by Sec. 427.104, Wis. Stats.

Consumer Approval Transaction, Cancellation, Refusal to Honor: Customer cancels transactions made away from merchant's regular place of business within three business

days as permitted by Sec. 423.304, Wis. Stats.

Credit and Property Insurance, Purchase Required, Credit Insurance: Customer allegedly required to purchase credit insurance to obtain credit in violation of Sec. 422.202, Wis. Stats., which makes such an insurance purchase optional.

No Signed Agreement For Open End Credit: Complainant allegedly obligated under terms of an open-end credit agreement which was never signed and as such is in violation of Sec. 422.305, Wis. Stats., and s. Bkg 80.351, Wis. Admin. Code, which requires a customer's signature to obligate the party under the terms of such plan.

NON-CONSUMER ACT COMPLAINTS - VIOLATION SUMMARY

Charges & Rebates		Documents Not Provided	
Accounting Error	9	Contract	1
Additional Charges, Improper	1		
Deferral Charge, Excessive	1	Form Requirements	
Delinquency Charges, Excessive	3	No Signed Agreement for Open End Credit	1
Finance Charge, Excessive	4		
Collection Practices		Prohibited Practices	
Criminal Prosecution, Threat of	2	Unfair Company Policy or Practice	26
Discussed Account with Third Party	3	Verbal Misrepresentation	4
Disputed Debt, Disclosure of	1		
Employer, Contact With	1	Remedies	
Fictitious Rights Threat to Enforce	21	Acceleration or Demand for Collateral	1
Harassment	13	Misc. Statutes	8
Identity of Debtor Disputed	5	Redemption, Cut Off	1
On-the-Job Contact	1		
Credit Disclosures		Miscellaneous Violations	
APR or Finance Charge Missing	1	Advert. Decep. or Missing Credit Terms	3
APR or Fin. Charge Underdisclosed	1	Billing Error	24
Inaccurate Credit Report	1	Checking Account Procedures	17
Other Disclosure, Inaccurate	1	Savings Account Procedures	11
Consumer Approval Transactions		Miscellaneous	29
Downpayment, Not Refunded	1		
Credit & Property Insurance			
Cancellation Improper	1		
Rebate Improper	1		
TOTAL			
1989	198		
1988	152		

This table summarizes the practices most frequently cited in complaints which were closed during the reporting period. An individual complaint may allege more than one violation. Several of the categories referred to above are further explained in the following text.

Oppressive and Deceptive Collection Practices: Generally, any collection practice which would be prohibited by Sec. 427.104, Wis. Stats., or s. Bkg 74.14, Wis. Admin. Code, were it to occur in conjunction with the collection of a credit transaction.

Disputed Debt: Customer disputes the values of goods/services actually received as reflected on the account.

Identity of Debtor Disputed: Customer denies any contractual relationship with the merchant.

SUMMARY OF RESOLUTIONS

Consumer Act Complaints		Non-Consumer Act Complaints	
Refunds/Credits - $26,518.73	44	Refunds/Credits - $30,990.83	26
Assurance, Informal	24	Assurance, Informal	9
Contract Cancelled	11	Contract Cancelled	5
Contract or Form Revised	5	Customer Unresponsive	2
Customer Unresponsive	1	Legal Action Pending	2
Examiner Resolution	1	Mediation Adjustment (No Violation)	31
Legal Action Pending	11		
Mediation Adjustment (No violation)	23	Mediation Adjustment (No adjustment, no violation)	40
Mediation (No adjustment, no violation)	77	Merchant Unresponsive (Out-of-State)	4
Merchant Unresponsive (Out of State)	8	No Consumer Credit Violation Indicated	49
No Consumer Credit Violation Indicated	35	Workout Agreement	9
Workout Agreement	19	Recorded for Future Reference	18
Recorded for Future Reference	28		
Miscellaneous (including such things Contract, Form Modified, Letter of Apology, Collection Agency Discontinued	12	Miscellaneous (including such things as Account Returned, Error Corrected)	2

This summary includes cases initiated by written complaints from individual consumers received by this Office and the examination of individual accounts by the Division of Consumer Credit.

Refunds and Credits A dramatic 30.9% increase in amounts refunded to consumers was registered in 1989 over 1988 by the Consumer Credit Division of the Office of the Commissioner of Banking. A total of $334,101.05 on 6,626 accounts was recovered in 1989. These refunds resulted from routine examinations of consumer and non-consumer credit transactions entered into by state banks, licensed lenders, and firms holding motor vehicle sales finance licenses issued by the Consumer Credit Division.

In addition, there were 44 Consumer Act complaints which resulted in refunds/credits of $26,518.73. Another 26 non-Consumer Act complaints processed by the Division resulted in additional refunds/credits of $30,990.83. In many instances, a single complaint leads to refunds to many customers involved with the same merchant.

Combined, the Consumer Credit Division intervened to recover $391,610.61 for 6,696 Wisconsin consumers.

Licenses and Examinations

Before any creditor, other than a bank, saving and loan association or credit union, can assess interest in excess of 18% per annum on direct consumer loans, the firm or individual must be licensed by the Consumer Credit Division of the Office of the Commissioner of Banking. Licenses are also issued to sales finance companies which acquire retail installment contracts financing motor vehicle and mobile home purchases; insurance premium finance companies; adjustment service companies which pro-rate the income of their clients; collection agencies; currency exchanges which provide check cashing services; and individuals who provide money transmission or who sell money orders or checks, such as traveler's checks. The Division, jointly with the Wisconsin Department of Transportation, also issues licenses to motor vehicle, mobile home and motorcycle dealerships.

All of the above firms and state banks are subject to routine, regular examinations by the Consumer Credit Division.

Wisconsin Consumer Act

The Wisconsin Consumer Act ("Act") is administered through the Consumer Credit Division of the Office of the Commissioner of Banking. Division examinations of licensed institutions include a review of financial transactions regulated under the Act. Listed under "Refunds and Credits" are actions taken to achieve compliance.

The Act requires all merchants entering into or acquiring consumer credit transactions on which a finance charge is assessed in excess of either 12% per year simple interest, or $6 per $100 per year (precomputed) to file reports with this office annually. Where the total amount financed exceeds $10,000, the merchant is obligated to pay a graduated fee to the Division which is used to administer the Act.

In 1989, 1,678 merchants filed notification with the Division, of which 1,187, or 71%, were obligated to pay fees totaling $364,324.20. These notification reports are processed by Division staff.

By comparison, in 1988 fees of $318,130.00 were collected from 1,200 merchants.

Loan Companies

In 1989, licenses to loan companies were issued under Section 138.09 of the Wisconsin Statutes to 200 offices owned by 40 different firms. These firms made 258,032 loans for a total of over $482 million dollars ($482,759,226.00). This compares to loan volume of roughly $440 million in 1988.

Collection Agencies

In 1989, 148 collection agencies were licensed under Section 218.04 of the Wisconsin Statutes. A small number of these have their home offices outside of Wisconsin. The volume of collections may, as a result, include some collections made in other states. Because of the large volume of funds handled on behalf of their clients and the statutory obligation to remit such funds in a timely manner, attempts are made to examine collection agencies on a yearly basis. In 1989, annual reports filed by these firms show they collected nearly $840 million dollars ($839,813,763.52) as compared to roughly $565 million in 1988.

Sales Finance Companies

In 1989, sales finance company licenses authorizing the purchase of motor vehicle and mobile home finance contracts were issued to 244 state banks, and 105 office locations of 94 different companies. These licenses were issued under Section 218.01 of the Wisconsin Statutes. Figures in this section do not include the motor vehicle, motorcycle and mobile home dealerships also licensed under Section 218.01. They too, are authorized to carry finance contracts.

The banks and sales finance companies licensed under Section 218.01 purchased the following volume of retail installment contracts during the 12-month period ending October 31, 1989:

* 72,151 new motor vehicle contracts totaling over $970 million dollars ($970,417,222.73), as compared to 61,511 contracts totaling roughly $810 million in 1988.

* 468 new mobile home contracts totaling over $9.9 million ($9,901,499.00) as compared to 1,681 contracts totaling roughly $9.6 million in 1988.

* 22,936 used motor vehicle contracts totaling nearly $257 million dollars ($256,976,077.42), as compared to 29,177 contracts totaling roughly $243 million in 1988.

* 138 used mobile home contracts totaling over $1.6 million ($1,659,725.00) as compared to 629 contracts totaling roughly $1.9 million in 1988.

Insurance Premium Finance Companies

In 1989, there were 22 insurance premium finance companies licensed under Section 138.12 of the Wisconsin Statutes, compared to 21 companies in 1988. They purchased 5,424 insurance premium finance agreements during 1989 totaling over $41 million dollars ($41,297,577.93). This is down sharply from 12,111 agreements worth roughly $187 million in 1988.

Adjustment Service Companies

Adjustment service companies are licensed under Section 218.02 of the Wisconsin Statutes to provide assistance to individuals with large debts. They make arrangements with creditors allowing debtors to make payments which correspond to the debtor's ability to pay. 12 such companies held licenses in 1989 and handled debtors' funds totaling over $5.3 million dollars ($5,394,519.00). Because of the large volume of funds handled and statutory remittance requirements, attempts are made to examine adjustment service companies on a yearly basis.

Community Currency Exchanges

23 currency exchanges licensed under Section 218.05 of the Wisconsin Statutes were operated in 1989 by six different companies. These licensees provide check cashing services, sell money orders and bus passes, and provide a location at which utility payments can be made. In 1989, these companies cashed 978,405 checks for a total of nearly $219 million ($218,937,947.33) as compared to roughly $194 million in 1988, when there were 19 locations licensed which cashed 860,402 checks.

Seller of Checks

21 companies were licensed during 1989 as Seller of Checks under Chapter 217 of the Wisconsin Statutes. With the exception of six, all the companies are located outside Wisconsin. Through agents in Wisconsin, the companies market money orders and traveler's checks. In 1989 they sold 17,202,844 checks in Wisconsin, totaling $2.1 billion dollars ($2,111,071,386.95) as compared to 16,495,460 checks totaling roughly $2.2 billion in 1988 sold by 20 companies.

CONSUMER CREDIT DIVISION
REPORT FOR 1989 LICENSING YEAR

NUMBER OF LICENSEES ISSUED	NUMBER OF LICENSEES EXAMINED	TYPE OF LICENSEE	ACCOUNTS CHECKED	NUMBER OF IRREGULARITIES	AMOUNT OF REFUNDS
200	28	Precomputed Loan Law Section 138.09	16,524	2,593	$158,528.05
N/A	28	Sales Contracts & Other Loans (Not Licensed)	5,953	36	2,660.88
105	31	Sales Finance Companies Licensed under Section 218.01, Other than Wisconsin State Banks	2,836	1,582	37,357.72
2,880	39	Motor Vehicle Dealers Licensed under Section 218.01	8,103	627	75,681.13
234	1	Mobile Home Dealers Licensed under Sections 218.01, 218.10 and 218.11	370	0	0
412	68	State Banks, including 244 banks licensed under Section 218.01	30,202	1,788	59,873.27
3,831	195	TOTALS	63,988	6,626	$334,101.05
22	0	Insurance Premium Finance Companies Section 138.12			
12	1	Adjustment Service Companies Section 218.02			
148	52	Collection Agencies Section 218.04			
23	3	Community Currency Exchanges Section 218.05			
21	1	Seller of Checks Chapter 217			
226	57	TOTALS			

Consumer Credit Division

Totals from 1985 through 1989 Licensing Years

Year	Licenses Issued	Licensees Examined	Accounts Checked	Number of Irregularities	Amount of Refund
1989	3,831	195	63,988	6,626	334,101
1988	3,803	250	86,593	4,481	255,235
1987	4,039	322	104,042	6,938	439,173
1986	3,912	470	137,618	5,349	271,398
1985	3,807	533	138,868	10,469	450,619

Statistics apply only to:

Precomputed Loan Law, Sec. 138.09

Sales Contracts & Other Loans (not licensed)

Motor Vehicle Dealers licensed under Sec. 218.01

Sales Finance Companies licensed under Sec. 218.01 (other than banks)

Motor Home Dealers licensed under Sec. 218.01, 218.10 and 218.11

State Banks, including banks licensed under Sec. 218.01